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American Banker

The Daily Financial Services Ne

TOP FOREIGN BANKS IN U.S. — TABLES BEGIN ON PAGE 7

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VOL. CLII NO. 69 Thursday, April 9, 1987 152nd Year

TODAY

THE UNITED STATES IS URGING developing nations to work with commercial banks to develop a wider menu of financing options in order to speed up often lengthy debt rescheduling negotiations.................. 2

J.P. MORGAN & CO. reported a 3.2% decline in first-quarter net income after last week's placement of its Brazilian loans on nonaccrual status.................. 2

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KEEPING CURRENT

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Japanese Increase Market Share in US Lending

But Position of British Banks Shrinks On Midland Sale of Crocker National

By BART FRAUST

NEW YORK — In the U.S. commercial loan market, the Japanese are hot, the British and Germans are not, and the Italians, Swiss, and Dutch are coming on strong.

The Japanese last year solidified their position as the most dominant foreign banks in the U.S., increasing their share of the U.S. commercial loan market to 8.4% from 7.6% the year before, according to the *American Banker*'s latest survey of foreign banking in the U.S.

British banks, the second largest foreign group in the U.S., saw their market share slip to 2.5% from 2.9%. In large measure, this was the result of the sale last year of Crocker National Corp., San Francisco, by London's Midland Bank.

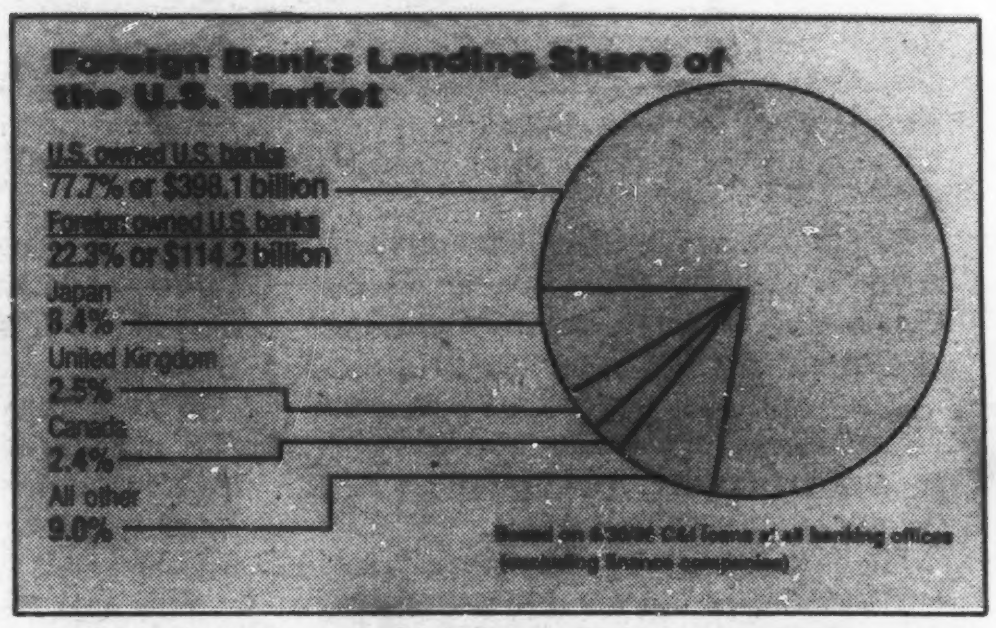
The market shares of other nations continue to be relatively small, but the data show which are aggressively increasing their U.S. commercial lending positions and which are not.

Italian banks increased their U.S. business loans by a robust 33.3%, Dutch banks by 35.7%, and Swiss banks by 20%. In contrast, German banks cut their U.S. commercial loans by 16%.

The numbers on Italian banks do not reflect Banca Commerciale Italiana's sale of Long Island Trust Co., Garden City, N.Y., to Bank of New York Co., which occurred after the survey date.

The *American Banker* survey appears in two parts this year. The first part, published on Feb. 26, charted the growth in foreign banks' U.S. offices. Today's results focus on foreign

Japanese: Page 6 ➞



CalFed and British Firm Will Form Property-Casualty Insurance Company

By NINA EASTON
West Coast Bureau

LOS ANGELES — CalFed Inc., the owner of the nation's fourth largest savings and loan, is set to plunge into London's sophisticated property/casualty insurance business.

CalFed officials will announce today the formation of the Anglo-American Insurance Co., capitalized at $80 million, to write excess coverage on property/casualty insurance policies. Anglo-American will share, on a 50-50 basis, all premiums and risks on those policies with Walbrook Insurance Co., which is owned by London United Investments PLC, a Lloyd's of London syndicate.

"CalFed's move into the property/casualty insurance business has been studied for 10 years," said George P. Rutland, CalFed's president and chief executive officer. Serious discussions on the London move have been going on for two years, he added.

All parties came to a final agreement last November, but they had been waiting for regulatory approval from United Kingdom authorities. These approvals have been received, and the venture will begin business next week.

This is CalFed's second move into the property/casualty business in less than a year. Last May, CalFed invested $10 million in a subsidiary called CalFed Insurance Syndicate Inc.,

CalFed: Page 29 ➞

GOP Fund-Raiser Seeks Top Job At Bank Board

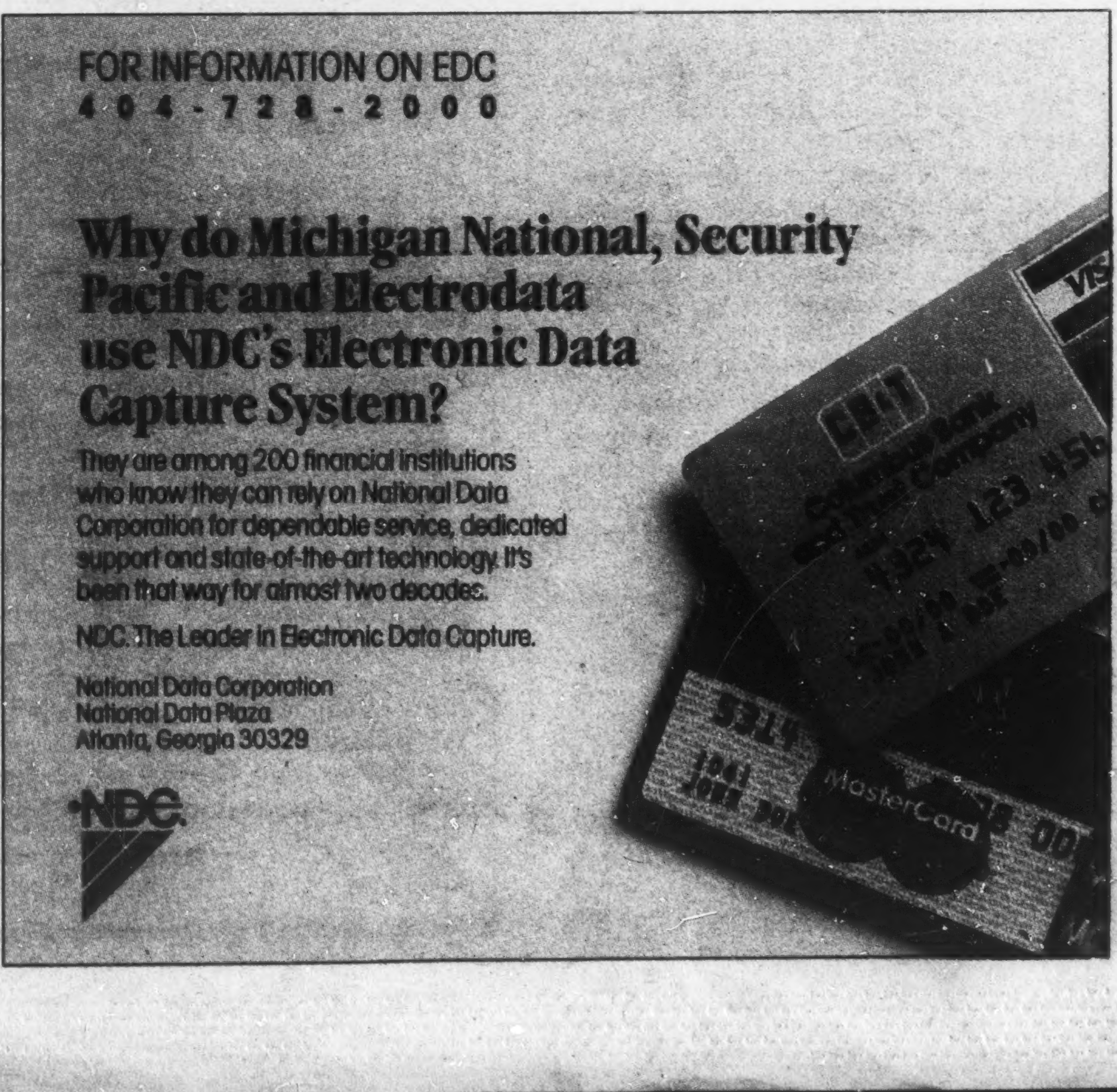
By JIM McTAGUE
Washington Bureau

WASHINGTON — Philip D. Winn, a Denver real estate developer and Republican party fund-raiser, is actively campaigning to become chairman of the Federal Home Loan Bank Board.

Mr. Winn has mailed his resume to some members of the Senate Banking Committee with a cover letter expressing his interest in heading the three-member thrift regulatory panel.

Edwin J. Gray, the current chairman, has said he intends to leave the Bank Board when his term expires at the end of June. Trade groups expect the White House to name his successor this

GOP Fund-Raiser: Page 38 ➞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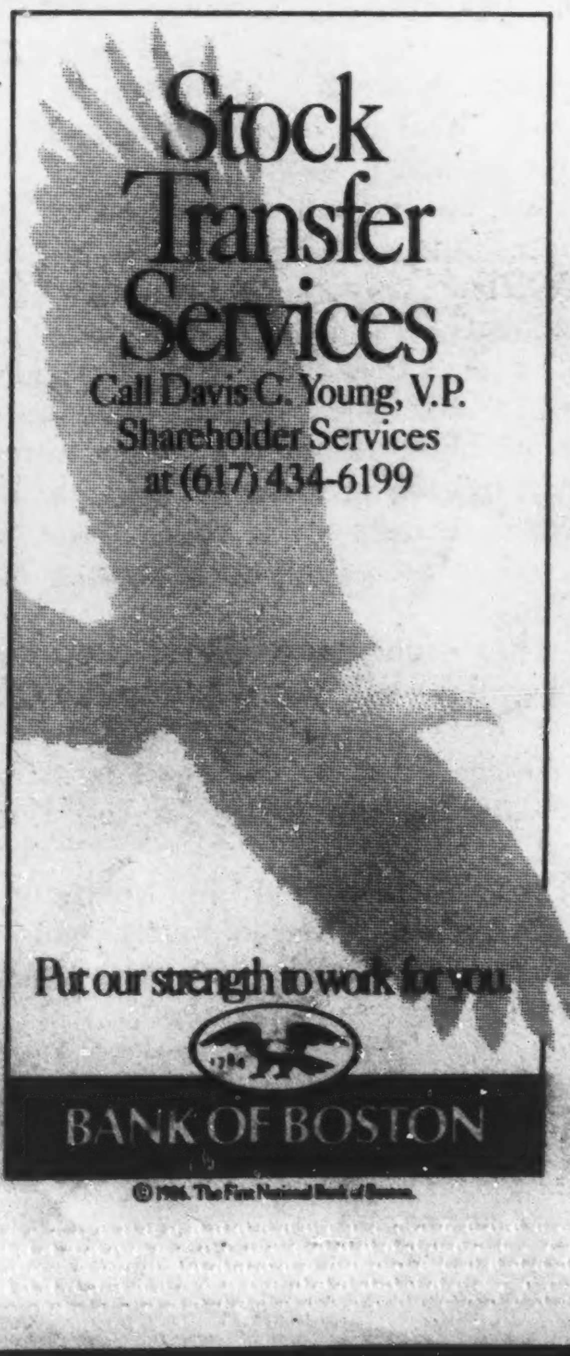
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Japanese Banks Lead List of Foreign Commercial Lenders in US

→ Continued from Page 1

banks' commercial and industrial loans, deposits, and assets in the U.S. The data are for midyear 1986.

On June 30, commercial and industrial loans at foreign banks in the U.S. totaled $120.9 billion, up 8.1% from midyear 1985. The rate of growth declined from the previous year's 13.8% rise, again reflecting the Crocker sale and a generally sluggish commercial loan market.

Foreign banks' share of the American business loan market increased to 22.3% from 21.9%. But this small rise does not tell the whole story of foreign banks' increasing involvement in the U.S. market.

"We consider ourselves a U.S. bank in the U.S. market," said Michele Jacquet, general manager of the New York branch of Banque Paribas, in a recent interview.

Anthony J. Walton, executive vice president in charge of the U.S. operations of Australia's Westpac Banking Corp., said the majority of his bank's U.S. customers have no business ties to Australia.

Excelling in Loan Sales Market

Foreign banks are the biggest players in the burgeoning loan sales market, buying participations in loans originated by U.S. banks. They are a commanding presence in some business loan areas, particularly the financing of corporate acquisitions. It has been estimated that foreign banks hold about a 30% share in the U.S. leveraged buyout market.

In some cases, they have competitive and regulatory advantages over their U.S. counterparts. Japanese banks, for example, have lower capital requirements than U.S. banks and thus can afford to price loans more cheaply.

In addition, 15 foreign banks are permitted under grandfather provisions of the federal International Banking Act of 1978 to underwrite corporate securities, an area that is off-limits to U.S. banks. Thus, these foreign banks have a competitive edge in offering "one-stop" shopping of banking services to corporate clients, a goal of many large U.S. banks.

For U.S. banks, the growth of foreign banking has meant more competition and narrower profit margins on business loans. While this troubles American bankers, it is welcome news to their corporate clients.

"Foreign bankers are keeping U.S. banks on their toes and are forcing U.S. banks to reassess services to clients," said United Technologies Inc., in a prepared statement from the multinational corporation's treasury department.

And foreign banks are not just focusing on the largest corporations. Robin Sewell, who manages the U.S. operations of Australia and New Zealand Banking Corp., said that while his bank's primary thrust is multinationals, it has participated in leveraged buyouts for smaller companies.

For the second year in a row, foreign banks increased their commercial lending at a faster rate than their U.S. counterparts — 8.1% for the foreigners versus 5.2% for the Americans. Overall, commercial and industrial loans grew 5.8%, the *American Banker* survey found.

The growth in lending was not accompanied by a corresponding increase in deposits. Foreign banks' U.S. deposits declined last year for the first time in the 1980s.

On June 30, their deposits totaled $255.3 billion, down 1.6% from 1985. Much of the drop was due to Midland's sale of the $16.4 billion-deposit Crocker to Wells Fargo & Co. last year.

Even without the Crocker sale, however, foreign banks' U.S. deposits would have grown at a slower pace than in past years. This is the first time in the 1980s that foreign banks did not increase their U.S. deposits by a double-digit percentage rate.

Foreign banks' deposits also declined as a percentage of total U.S. bank deposits — to 14.2% from 15.6%. During this same period, deposits for all U.S. banks increased 5.8%.

On June 30, assets of foreign banks in the U.S. totaled $468.1 billion, up 8.8% from 1985. The increase for all U.S. banks was 8.3%. Foreign banks hold 18.5% of all U.S. bank assets, just about unchanged from the previous year.

British banks, with a 36.2% decline in deposits and a 30.6% drop in assets, showed the biggest decreases in both categories. Swiss banks, with U.S. deposits up 9.6% and U.S. assets up 52.1%, had the biggest increases in both categories.

Hongkong and Shanghai

In terms of business loans, Hongkong and Shanghai Banking Corp., owner of 51% of Marine Midland Banks Inc., Buffalo, remains the largest foreign bank in the U.S. Hongkong and Shanghai, with $7 billion in U.S. business loans, maintained the lead position despite a 3.6% drop in business loans. The bank also led foreign banks in deposits and assets.

A pair of Japanese banks exchanged positions in the No. 2 and No. 3 spots. Bank of Tokyo Ltd., with $6.3 billion in U.S. business loans, moved up to No. 2, while Fuji Bank Ltd., with $6.2 billion in business loans, moved down to No. 3.

Midland Bank, which had been No. 4 in the previous rankings, dropped off the charts after the Crocker sale. Its place was taken by another London bank, National Westminster Bank. National Westminster's U.S. business loans rose 26.3% last year to $5.3 billion.

National Westminster was not the only foreign bank whose U.S. commercial and industrial loans rose at a double-digit percentage rate. Other big rises were scored by Istituto Bancario San Paolo di Torino, with 77.3%; Bank of Nova Scotia, with 71.6%; Sumitomo Bank, with 67.3%; Banco di Roma, with 58.6%; and Industrial Bank of Japan, with 46.6%. Industrial Bank of Japan last year acquired majority ownership of J. Henry Schroder Bank & Trust Co., New York.

The biggest percentage decline among the major foreign-owned banks was shown by European American Bank, a New York bank owned by a consortium of foreign banks. The bank reduced commercial loans by 23.9% and its ranking among foreign banks slipped to No. 19 from No. 11 the year before. European American has been shrinking its loan portfolio as part of a strategy of concentrating on Long Island, N.Y., business.

Other big declines in rank occurred at Banque Nationale de Paris, to 27th from 18th place; Royal Bank of Canada, to 17th from 13th; and Canadian Imperial Bank of Commerce, to 26th from 21st.

Large gains in rank were shown by Banco di Roma, moving up to 16th place from 24th; and Nippon Credit Bank Ltd., to 20th from 29th. ■

This announcement appears as a matter of record only.

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FSLIC's 1st-Quarter Sales Of Assets Are Up from '86

WASHINGTON — Asset sales by the Federal Savings and Loan Insurance Corp. have picked up during the first quarter of the year, according to data released this week by the FSLIC.

The FSLIC said it had sold 158 assets for $58.5 million so far this year, compared with 409 assets sold in 1986 for $125 million. The agency did not provide a 1986 first-quarter figure.

The FSLIC, which insures thrift depositors and handles liquidation of properties from closed thrifts, said the total value of the assets it holds as a result of thrift failures is $8 billion.

As of this week, the most valuable of the holdings is 123 acres of raw land about nine miles north of San Diego, known as Lake San Diego, at La Jolla, Calif. The asking price is $43 million — nearly $350,000 an acre.

Earlier, it was reported that the FSLIC, as a result of thrift failures, has 1,752 properties in 36 states. ■

Dear Reader, How Are We Doing?

The *American Banker* wants to make sure our statistical review of the top foreign banks in the U.S. meets your information needs. So would you spend a moment to give us some feedback? Please clip out this questionnaire and return to: William Zimmerman, Editor, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-5712.

(1.) How would you **change** the review to make it more useful? What would you add?

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(2.) What did you like **best** about the review?

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(3.) What did you like **least** about the review?

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(4.) How do you use the review in your work?

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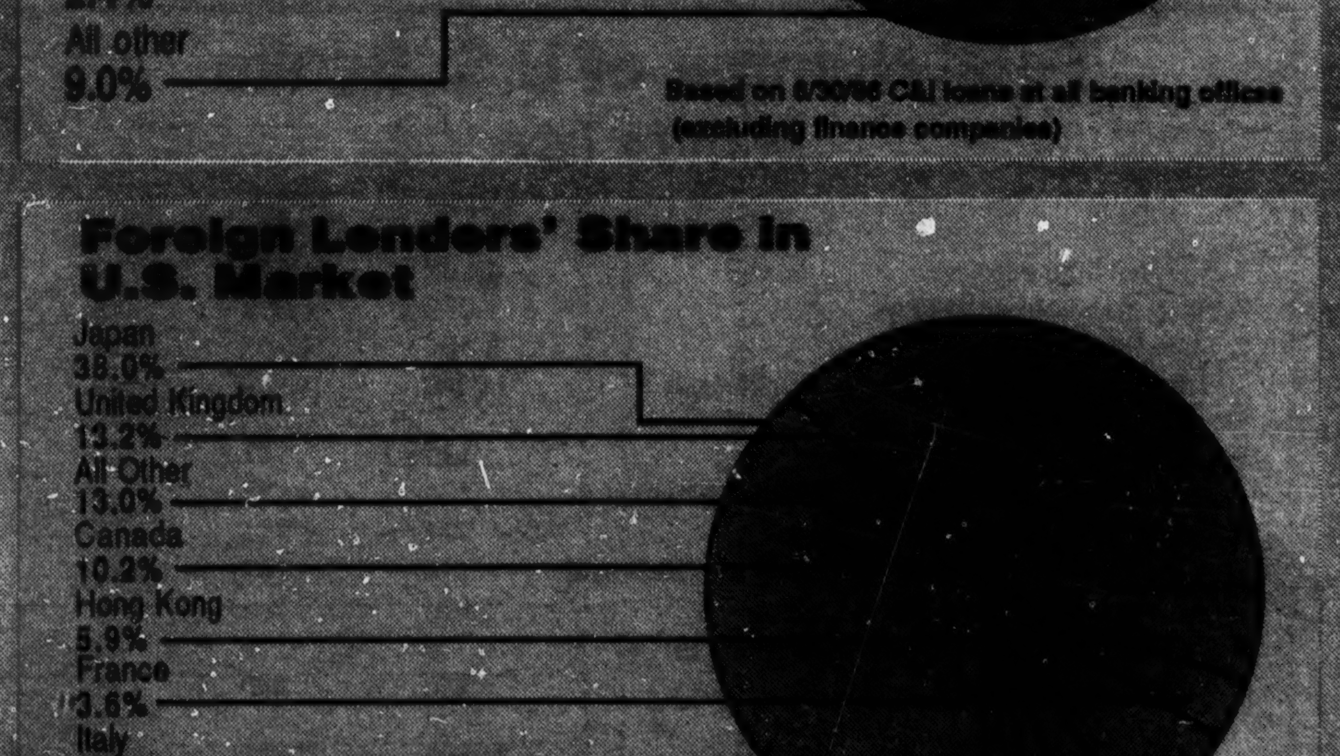
American Banker
STATISTICS
REVIEW

Foreign Banks in The United States

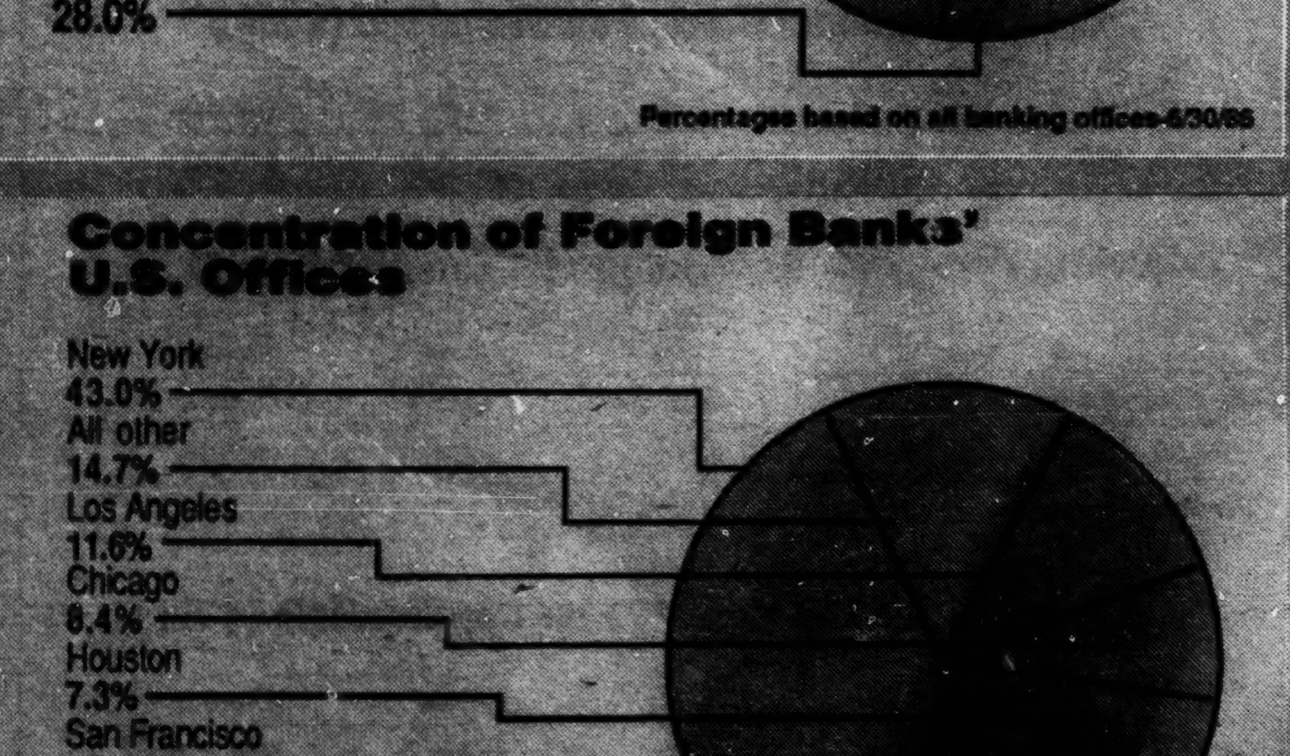
Part 2

Rankings of the Top Foreign Offices in the U.S. by Business Loans Outstanding on June 30, 1986.



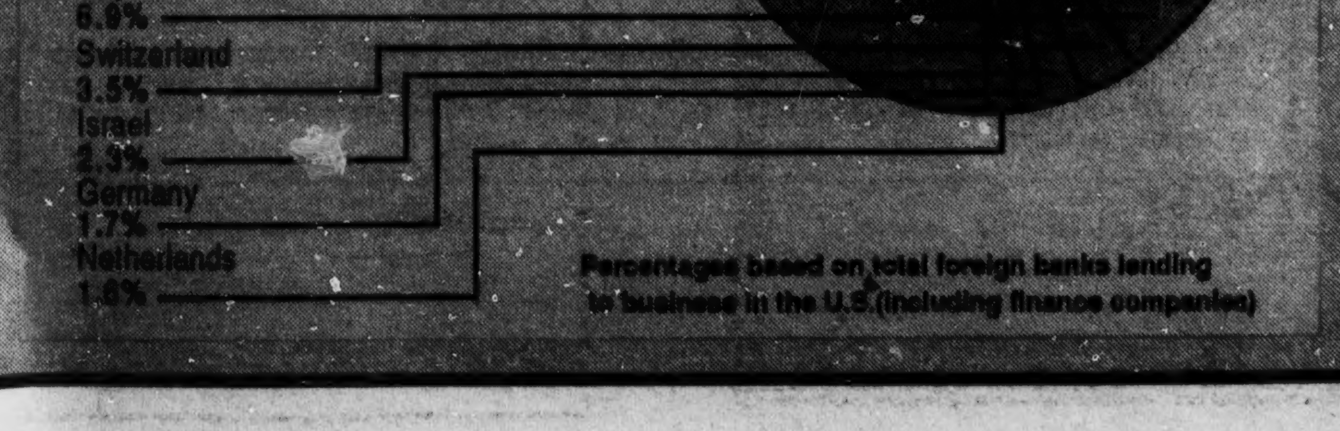
Foreign Banks Lending Share of the U.S. Market

Based on 6/30/86 C&I loans at all banking offices (excluding finance companies)



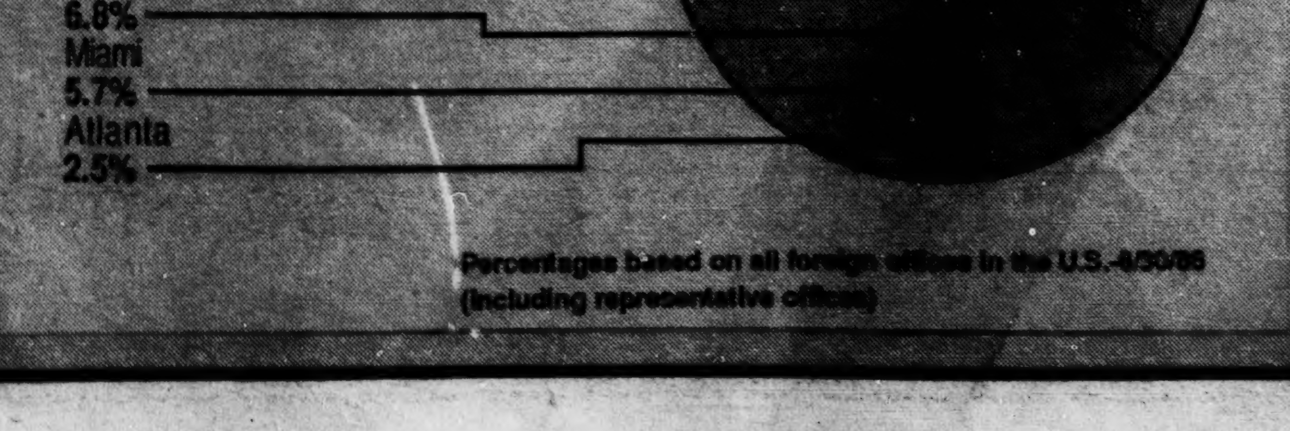
Breakdown of Foreign Banks' U.S. C&I Loans by Office Type

Percentages based on all banking offices-6/30/86



Foreign Lenders' Share in U.S. Market

Percentages based on total foreign banks lending to business in the U.S.(including finance companies)



Concentration of Foreign Banks' U.S. Offices

Percentages based on all foreign offices in the U.S.-6/30/86 (including representative offices)

Top Foreign Banks in the United States

Foreign Banks with More than $1 Billion in Business Loans Outstanding at Combined U.S. Banking Offices June 30, 1986, Compared with June 30, 1985

(Dollar Amounts in Millions)

Compiled by American Banker Copyright 1987

Rank 6/86	Rank 6/85		Totals on June 30, 1986 C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I (a)	Totals on June 30, 1985 C&I Loans	Assets	Deposits	No. of US Off.	% Chg. C&I (a)
1	1	Hongkong & Shanghai Banking Corp., Hong Kong	$7,028	23,497	17,303	18	- 3.6	7,273	$23,705	$16,373	19	+ 2.7
2	3	Bank of Tokyo Ltd.	6,375	22,252	13,889	11	+10.9	5,749	20,330	13,077	11	+10.4
3	2	Fuji Bank Ltd., Tokyo	6,243	21,065	10,063	7	- 9.3	6,723	16,555	8,702	6	+17.5
4	7R	National Westminster Bank Plc., London	5,395	13,725	9,583	5	+26.3	4,270	12,218	8,738	5	+29.2
5	5r	Barclays Plc., London	4,864	10,537	5,542†	16	+10.9	4,387r	9,948.1r	5,065	17	+64.1r
6	5	Bank of Montreal	4,577	16,575	10,262	13	+2.5	4,416	15,917	9,934	14	+147.0
7	15	Sumitomo Bank Ltd., Osaka	3,838	14,232	8,536	5	+67.3	2,295	11,707	7,763	5	- 8.3
8	8R	Mitsubishi Bank Ltd., Tokyo	3,716	21,876	12,169	8	20.6	3,079	15,932	8,822	7	-16.7
9	12	Industrial Bank of Japan Ltd., Tokyo (b)	3,702	13,434†	7,632†	6†	+46.6	2,526	9,272	5,270	3	+14.4
10	10R	Standard Chartered Bank Plc., London	3,152	9,711	6,869	8	+14.1	2,762	9,554	7,105	9	+ 5.9
11	9R	Dai-Ichi Kangyo Bank Ltd., Tokyo	3,060	15,534	8,903	4	+6.8	2,866	14,222	8,127	4	+31.4
12	14	Swiss Bank Corp., Basle	2,983	12,548	5,205	5	+24.4	2,398	6,556	3,134	5	+17.3
13	17	Sanwa Bank Ltd., Osaka	2,641	12,117	5,720	6	+19.6	2,209	11,510	6,099	5	- 1.4
14	16	Toronto Dominion Bank	2,293	7,864	3,505	5	+3.7	2,212	8,037	3,033	5	+49.0
15	20	Lloyds Bank Plc., London	2,196	7,383	4,478	8	+22.8	1,788	6,490	4,582	9	+ 5.9
16	24	Banco di Roma, Rome	2,167	6,547	2,630	4	+58.6	1,322	5,614	4,018	4	+62.2
17	13	Royal Bank of Canada, Montreal	2,155	5,330	2,970	8	- 12.1	2,451	5,342	3,155	12	+15.7
18	19	Mitsui Bank Ltd., Tokyo	1,993	7,352	3,413	5	+5.3	1,892	6,669	4,182	4	-20.8
19	11	European American Group (c)	1,949	6,151	4,629	1	- 23.90	2,560	7,548	5,299	1	+ 0.2
20	29	Nippon Credit Bank Ltd., Tokyo	1,660	4,448	2,309	2	+42.8	1,163	3,331	2,265	2	+42.8
21	26	Banco di Napoli, Naples	1,627	3,305	2,350	1	+29.3	1,258	2,784	1,677	1	+287.0
22	22	Tokai Bank, Ltd., Nagoya	1,613	7,515	3,805	4	+6.4	1,517	6,657	3,185	4	+15.8
23	23	Long-Term Credit Bank of Japan, Ltd., Tokyo	1,540	4,759	1,640	2	+5.7	1,457	3,703	1,735	2	+24.4
24	27	Algemene Bank Nederland, Amsterdam	1,480	3,914	2,097	13	+43.7	1,220	3,578	2,171	13	+29.5
25	..	Bank of Nova Scotia, Toronto, Canada	1,454	4,956	2,455	11	+71.6	847	4,281	1,705	11	.....
26	21	Canadian Imperial Bank of Commerce, Toronto	1,435	5,407	2,644	10	- 11.6	1,623	6,061	3,570	11	+15.7
27	18	Banque Nationale de Paris	1,301	5,174	3,038	7	- 21.5	2,016	6,211	3,439	8	+ 3.4
28	25	Bank Leumi le-Israel, Tel-Aviv	1,283	3,361	3,047	6	- 2.3	1,314	3,227	2,918	7	- 1.4
29	30	Daiwa Bank Ltd., Osaka	1,189	5,822	3,510	3	+13.5	1,048	5,202	3,456	3	+20.2
30	..	Taiyo Kobe Bank Ltd., Kobe, Japan	1,188	6,051	3,185	3	+20.2	988	4,229	2,527	3	-10.2
31	28	Banca Nazionale del Lavoro, Rome	1,145	4,733	1,871	5	- 4.8	1,203	4,708	3,156	5	+19.8
32	..	Mitsubishi Trust & Banking Corp., Tokyo	1,115	7,312	3,074	2	+39.1	802	6,668	3,936	2	+32.9
33	..	Istituto Bancario San Paolo di Torino, Turin, Italy	1,110	2,194	1,141	3	+77.3	627	1,608	893	3	+19.6

The 1985 data are as reported in 1986 and have not been restated. In the edition of Feb. 26, 1987— Foreign Banks in the U.S.: Part 1— the 1985 data shown were for the offices for which data for both 1985 and 1986 were available. Average deposits and assets for June were used for branches and agencies; and balances as of June 30, were used for U.S. commercial bank subsidiaries, New York State investment companies, and Edge banks. For finance companies, data as of Dec. 31, 1985, and Dec. 31, 1984, were used. Acquistions made, and offices opened, after June 30, 1986, are not included here.

(a)—Annual growth in commercial and industrial loans over the year ended 6/30/86 and 6/30/85, respectively. Note-percent changes based on unrounded figures and will differ slightly from dollar figures shown. (b)— Acquired J. Henry Schroder Bank & Trust Co., New York, and J. Henry Schroder Banking Corp., New York, from Scroders PLC, London, in Dec. 1985. (c)—The group consists of six European banks: (1)-Amsterdam-Rotterdam Bank, Amsterdam, Netherlands; (2)-Creditanstalt-Bankverein, Vienna, Austria; (3)-Deutsche Bank, Frankfurt; (4)-Midland Bank Plc., London; (5)-Societe Generale de Banque, Brussels; and (6)-Societe General, Paris. (r)— Data and rank were revised by American Banker since publication on 2/14/86. (R)— Revised. (†)— Revised since publication on 2/26/87.

Crocker Sale's Impact on Survey

In February 1986 Midland Bank Plc. sold Crocker National Corp. to Wells Fargo & Co. The combination of the two San Francisco bank holding companies led to dramatic shifts in Foreign Banks survey results. In last year's survey, based on midyear 1985 data, the London-based Midland Bank ranked fourth among foreign banks with $4.5 billions in U.S. C&I loans. Crocker National Corp.'s major bank subsidiary was Crocker National Bank, San Francisco.

Midland Bank's U.S. Banking Operations ($ Mil.)

	Number of Offices	C&I Loans	Assets	Deposits
June 30, 1985	3	$4,519.9	$22,697.5	$16,423.7
June 30, 1986	2	$70.9	$1,675.9	$728.2

Crocker National Bank, San Francisco ($ Mil.)

	C&I Loans	Assets	Deposits
June 30, 1985	$4,506	$21,876	$16,297

Adjusting Foreign Bank Holdings for Crocker Sale ($ Bil.)

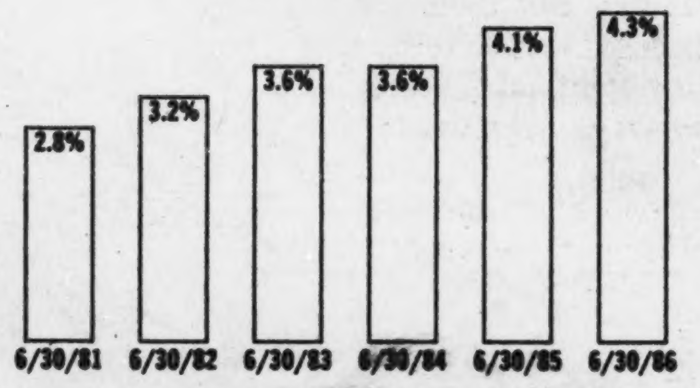
	C&I Loans	Assets	Deposits
June 30, 1985 (Without Crocker)	$101.2	$401.9	$243.2
June 30, 1986	$114.2	$461.0	$255.3
Percent Change	+12.8%	+14.7%	+ 5.0%

Adjusting U.S. Bank Holdings for Crocker Sale ($ Bil.)

	C&I Loans	Assets	Deposits
June 30, 1985 (With Crocker)	$383.1	$1,416.7	$1,905.2
June 30, 1986	$398.1	$1,536.6	$2,037.1
Percent Change	+3.9%	+8.5%	+6.9%

U.S. Offices of Foreign Banks As Percent of All Banks

(See Page 10)



Total Number of U.S. Banks

By Office Type

	6/30/86*	6/30/85	% Chg.
1. National banks (a)	4,807	4,886	-79
2. State member banks (a,b)	1,076	1,058	+18
3. State nonmember banks (a,c)	8,157	8,305	-148
Total number of FDIC-insured banks (a,d)	14,040	14,249	-209
4. Edge banking offices (a)	139	141	-2
a. U.S. Edge banking offices of foreign banks(e)	(34)	(37)	(-3)
5. U.S. branches of foreign banks (e)	324	311	+13
a. FDIC-insured U.S. branches of foreign banks (a)	(48)	(45)	(+3)
6. U.S. agencies of foreign banks (e)	186	181	+5
7. New York State investment companies (e)	9	10	-1
Total number of other banks (f)	658	643	+15
Total number of banks (g)	14,698	14,892	-194

(a)— Data are from the Federal Deposit Insurance Corporation, Washington, D.C. (b)— Member Federal Reserve System (c)— FDIC-insured. (d)— Sum of items 1, 2, and 3. (e)— Data are from the Federal Reserve Board, Washington, D.C. (f)—Sum of items 4,5,6, and 7. (g)— Sum of items 1-7. Parenthesis indicate number is included in preceding category.

Summary of Survey Findings

C&I Loans, Deposits, and Assets at U.S. Offices of Foreign Banks

(Dollar Amounts in Billions)

		Number of Offices	C&I Loans	Deposits	Assets
AGENCIES (a)	6/30/86:	186	$ 17.8	$ 19.0	$ 67.1
	6/30/85:	181	$ 16.0	$ 26.0	$ 65.3
		+ 5	**+11.3%**	**-26.9%**	**+2.8%**
BRANCHES (a)	6/30/86:	324	$ 59.4	$136.1	$262.9
	6/30/85:	311	$ 51.6	$127.2	$219.1
		+13	**+15.1%**	**+7.0%**	**+20.0%**
COMMERCIAL BANKS (b)	6/30/86:	80	$ 33.8	$ 98.0	$124.4
	6/30/85:	73	$ 36.4	$104.0	$134.6
		+ 7	**-7.1%**	**-5.8%**	**-7.6%**
EDGE ACT BANKS (c)	6/30/86:	34	$ 0.20	$ 1.6	$ 2.5
	6/30/85:	37	$ 0.29	$ 1.1	$ 1.6
		- 3	**-31.0%**	**+45.5%**	**+56.3%**
FINANCE COMPANIES (d)	6/30/86:	3	$ 6.7	$ 0.0	$ 7.1
	6/30/85:	4	$ 6.1	$ 0.0	$ 6.4
		- 1	**+ 9.8%**	**.....%**	**+10.9%**
INVESTMENT COMPANIES (e)	6/30/86:	9	$ 3.0	$ 0.6	$ 4.1
	6/30/85:	10	$ 1.4	$ 1.2	$ 3.2
		- 1	**+143.0%**	**-50.0%**	**+28.1%**
Totals for U.S. Offices of Foreign Banks	6/30/86:	636†	$120.9	$255.3	$468.1
	6/30/85:	616	$111.8	$259.5	$430.2
		+22	**+ 8.1%**	**- 1.6%**	**+ 8.8%**
Totals for All U.S. Banks (f)	6/30/86:	14,698[1]	$512.3	$1,791.9	$2,498.1
	6/30/85:	14,892[1]	$484.3r	$1,659.8r	$2,307.1r
		-194	**+ 5.8%**	**+ 8.0%**	**+ 8.3%**
Ratio of Foreign to All U.S. Banks (g)	6/30/86:	**4.3%**	**22.3%**	**14.2%**	**18.5%**
	6/30/85:	4.1%r	21.8%r	15.6%r	18.6%r
	6/30/84:	3.6%	20.5%	14.9%	17.7%
	6/30/83:	3.6%	21.4%	12.4%	16.0%
	6/30/82:	3.2%	21.7%	11.2%	15.5%
	6/30/81:	2.8%	20.3%	10.2%	15.2%

(a)— Average deposits and assets for June were used for branches and agencies, and balances as of June 30 for commercial banks, Edge Act banks, and New York Investment Companies. **(b)**— Commercial bank number count includes bank head offices only and does not include the branches of these banks. **(c)**— Edge bank number count includes branches. To avoid double counting, data for Edge banks, which are subsidiaries of foreign bank-owned U.S. commercial banks, are excluded from the totals for C&I loans, deposits, and assets. The 1985 loan figures for Edge Act banks are total loans. **(d)**— Yearend 1985 and yearend 1984 data were used for finance companies. **(e)**— Aggregate data on investment companies are from the Federal Reserve Board. **(f)**— Data for all U.S. banks are from the **Federal Reserve Bulletin.** **(g)**— The ratio is all U.S. offices of foreign banks to all U.S. banking offices. In computing the ratios, finance company data were subtracted out from the U.S. offices of foreign banks totals for comparability with Federal Reserve Board's aggregate data. **(1)**— All U.S. banks include domestically-chartered, FDIC-insured commercial banks, plus the U.S. branches and agencies of foreign banks, plus all Edge Act bank offices— head offices and branches— and New York State investment companies. Data on the total number of commercial banks were provided by the Federal Deposit Inscurance Corporation, Washington, D.C. See page 8 for a breakdown of U.S. banks by type. **(r)**— Revised since publication on 2/14/86. **(†)**— Revised since publication on 2/26/87.

Growth in C&I Loans, Deposits, and Assets at U.S. Banks

Foreign Bank-Owned U.S. Banks Compared with U.S.-Owned Banks from 6/30/82 to 6/30/86

(Dollar Amounts in Billions)

	C&I Loans		Deposits		Assets	
	June 30	% Chg.	June 30	% Chg.	June 30	% Chg.
Foreign Bank-Owned U.S. Banks[1]						
1986	$114.2	+ 8.0	$255.3	- 1.6	$461.0	+ 8.7
1985	$105.7	+13.8	$259.5	+13.8	$423.8	+11.3
1984	$ 92.9	+ 9.4	$228.2	+27.5	$380.9	+18.4
1983	$ 84.9	+ 2.3	$179.0	+20.5	$321.6	+12.7
1982	$ 83.0	+19.9	$148.6	+17.9	$285.4	+ 9.1
1981	$ 69.2	.....	$126.0	.....	$261.6	.....
U.S.-Owned U.S. Banks[2]						
1986	$398.1	+ 5.2	$1,536.6	+ 9.7	$2,037.1	+ 8.2
1985	$378.6r	+ 5.2r	$1,400.3r	+ 7.3r	$1,883.3r	+ 8.6r
1984	$360.0	+15.8	$1,304.7	+ 3.2	$1,734.6	+ 3.2
1983	$311.0	+ 2.4	$1,264.8	+ 7.4	$1,681.4	+ 7.1
1982	$303.7	+ 9.9	$1,177.2	+ 6.0	$1,569.3	+ 6.4
1981	$276.3	.....	$1,110.7	.....	$1,474.9	.....

Note: The 1985 data have not been adjusted for the sale of Crocker National Bank, San Francisco, by Midland Bank PLC, London, to Wells Fargo Bank NA, San Francisco. Thus, 1986 growth is understated for foreign-owned U.S. banks and overstated for U.S. owned U.S. banks. **(1)** — Foreign banks' U.S. banks include: commercial bank and Edge bank subsidiaries; branch and agency offices; and New York investment companies. Finance companies are excluded. **(2)**— U.S.-owned U.S. banks include all commercial banks and Edge banks in U.S. that are not owned by foreign banks. **(r)**— Revised since publication on 2/14/86. Data for this table are calculated by American Banker using its data of foreign banks in the U.S. and the Federal Reserve Board's aggregate data on all banks in the U.S.

Summary of Survey Findings

Location of Foreign Banks' U.S. Offices: The Top 10 Cities

(Excludes Offices Opened Since Mid-1986)

		Total Offices[1]	Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	Represent. Offices	All Other
NEW YORK	6/30/86:	421	33	208	27	8	134	11
	6/30/85:	405	34	195	26	10	129	11
LOS ANGELES	6/30/86:	114	61	17	14	0	22	0
	6/30/85:	111	57	17	14	0	23	0
CHICAGO	6/30/86:	82	0	46	3	3	28	2
	6/30/85:	79	0	44	3	2	29	1
HOUSTON	6/30/86:	71	6	0	0	8	57	0
	6/30/85:	70	0	0	0	10	60	0
SAN FRANCISCO	6/30/86:	67	29	10	9	2	17	0
	6/30/85:	69	33	9	10	2	15	0
MIAMI	6/30/86:	56	32	0	3	11	10	0
	6/30/85:	55	32	0	2	11	10	0
ATLANTA	6/30/86:	24	12	0	0	0	12	0
	6/30/85:	22	12	0	0	0	10	0
DALLAS	6/30/86:	17	2	0	0	1	14	0
	6/30/85:	13	0	0	0	0	13	0
WASHINGTON, D.C.	6/30/86:	16	0	3	0	1	12	0
	6/30/85:	16	0	3	0	1	12	0
SEATTLE	6/30/86:	13	0	11	0	0	2	0
	6/30/85:	13	0	11	0	0	2	0
Total For 10 Largest	6/30/86:	881	175	295	58	34	308	13
	6/30/85:	854	168	279	55	37	303	12
Total for all U.S. Offices	6/30/86:	979	187	325	81	34	337	15
	6/30/85:	938	181	309	75	37	322	14
Total Number of Cities[2]	6/30/86:	57	16	17	24	8	30	3
	6/30/85:	55	14	16	21	6	28	4

[1] – Total offices is the sum of agencies, branches, commercial bank subsidiaries, Edge Act banks, representative offices, and all other offices.
[2] – The number in the first column shows the total number of U.S. cities that have foreign banking offices.

Top 10 Countries in C&I Loans Booked by Banks' U.S. Offices

(Dollar Amounts in Billions)

		Number of Banks with US Offices	Number of US Offices†	C&I Loans	Ratio (a)	Deposits	Assets
JAPAN (b)	6/30/86:	27	91	$ 46.0	38.0%	$ 110.3	$201.8
	6/30/85:	26	83	$ 39.7	35.5%	$ 102.1	$164.7
		+1	+8	+ 15.9%		+8.0%	+22.5%
UNITED KINGDOM (c)	6/30/86:	14	52	$ 16.0	13.2%	$ 28.6	$ 44.3
	6/30/85:	13	54	$ 16.8	15.0%	$ 44.8	$ 63.8
		+1	-2	+- 4.8%		-36.2%	-30.6%
CANADA	6/30/86:	9	53	$ 12.3	10.2%	$ 23.2	$ 42.0
	6/30/85:	10	60	$ 12.0	10.7%	$ 22.6	$ 42.2
		-1	-7	+ 2.5%		+ 2.7%	- 0.5%
ITALY	6/30/86:	12	26	$ 8.4	6.9%	$ 12.3	$ 28.1
	6/30/85:	10	24	$ 6.3	5.6%	$ 16.9	$ 24.4
		+2	+2	+33.3%		-27.2%	+15.2%
HONG KONG	6/30/86:	11	30	$ 7.1	5.9%	$ 17.8	$ 24.1
	6/30/85:	11	31	$ 7.4	6.6%	$ 16.9	$ 24.6
		..	-1	- 4.1%		+ 5.3%	- 2.0%
FRANCE	6/30/86:	15	42	$ 4.4	3.6%	$ 11.8	$ 20.2
	6/30/85:	14	38	$ 4.7	4.2%	$ 11.1	$ 20.1
		+1	+4	-6.4%		+6.3%	+ 0.5%
SWITZERLAND	6/30/86:	7	17	$ 4.2	3.5%	$ 8.0	$ 21.9
	6/30/85:	8	17	$ 3.5	3.1%	$ 7.3	$ 14.4
		-1		+20.0%		+9.6%	+52.1%
ISRAEL	6/30/86:	4	25	$ 2.8	2.3%	$ 8.4	$ 9.8
	6/30/85:	4	26	$ 3.0	2.7%	$ 8.1	$ 9.7
		..	-1	- 6.7%		+ 3.7%	+ 1.0%
GERMANY	6/30/86:	12	21	$ 2.1	1.7%	$ 3.7	$ 7.5
	6/30/85:	13	22	$ 2.5	2.2%	$ 4.6	$ 7.7
		-1	-1	-16.0%		-19.6%	- 2.6%
NETHERLANDS	6/30/86:	4	17	$ 1.9	1.6%	$ 3.1	$ 6.5
	6/30/85:	4	16	$ 1.4	1.3%	$ 3.3	$ 5.9
		..	+1	+35.7%		- 6.1%	+10.2%
Total for Top 10 (d)	6/30/86:	115	374	$105.2	87.0%	$227.2	$406.2
	6/30/85:	115	366	$ 97.7	87.4%	$236.2	$375.6
			+ 8	+ 7.7%		- 3.8%	+ 8.1%
Total for All Foreign Banks in the U.S. (e)	6/30/86:	263(56)	638	$ 120.9	100.0%	$255.3	$466.1
	6/30/85:	256(55)	616	$ 111.8	100.0%	$259.5	$430.2
		+ 7(+1)	+22	+ 8.1%		- 1.6%	+ 8.8%

†— Includes all of the foreign banks' U.S. branches, agencies, Edge banks, commercial banks, finance companies and New York State investment companies for which June 30 data were available. (a)— Ratio of commercial and industrial loans booked by all U.S. offices of the country's banks to all C&I loans booked by all the U.S. offices of all the foreign banks in the U.S. (b)— Data for several Japanese offices were not available. (c)— Large decline attributable to sale of Crocker National Corp., San Francisco, by Midland Bank PLC, London, to Wells Fargo & Co., San Francisco, in Feb. 1986. (d)— The 1985 totals are for the top 10 countries in 1985. (e)— The total number of foreign countries is shown in parenthesis. Also, the total number of banking offices in the U.S. are shown here (whether or not data were received).

Summary of Survey Findings

Totals for U.S. Branches

On June 30, 1986 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	72.9	227.4	198.5
Encino, Calif.	2	N.A.	N.A.	N.A.
Los Angeles	17	826.7	2,642.0	1,525.9
San Francisco	10	415.1	1,180.6	440.3
District of Columbia	3	13.9	323.7	111.6
Agana, Guam	3	23.3	31.2	12.6
Chicago	46	6,945.3	17,095.3	4,006.0
Boston	5	243.2	399.8	164.6
Cambridge, Mass.	1	N.A.	N.A.	N.A.
New York	208	48,239.4	235,360.8	126,566.5
Portand, Ore.	5	604.8	1,885.9	1,461.8
Philadelphia	2	128.9	212.9	141.4
Pittsburgh	4	715.1	736.6	4.0
Puerto Rico	1	290.6	585.8	527.3
Virgin Islands	5	73.7	191.5	173.6
Seattle	11	812.6	2,050.9	810.3
Totals	**324**	**59,405.4**	**262,924.5**	**136,144.5**

Top 25 Branches in the U.S.

Based on C&I Loans on June 30, 1986

Rank 1986	Rank 1985	(Dollar Amounts in Millions)	6/30/86	6/30/85
1	2	Swiss Bank Corp., New York	2,315.0	1,918.4
2	1	Dai-Ichi Kangyo Bank Ltd., New York	2,298.0	2,237.0
3	..	Sumitomo Bank Ltd., New York	2,218.6	917.7
4	5	Bank of Tokyo Ltd., New York	2,039.4	1,845.4
5	3	Bank of Montreal, New York	1,918.3	1,905.4
6	6	Mitsubishi Bank Ltd., New York	1,871.0	1,748.5
7	4	Fuji Bank Ltd., New York	1,737.6	1,903.6
8	9	Banco di Napoli, New York	1,626.9	1,258.4
9	7	Sanwa Bank Ltd., New York	1,481.8	1,437.7
10	10	Nippon Credit Bank, New York	1,349.5	1,024.5
11	8	Royal Bank of Canada, New York	1,306.0	.....
12	..	Industrial Bank of Japan Ltd., New York	1,144.6	997.0
13	..	National Westminster Bank Plc, New York	1,118.3	717.5
14	..	Long-Term Credit Bank of Japan, New York	1,104.1	1,022.5
15	..	Banco di Roma, New York	902.4	771.9
16	..	Istituto Bancario San Paolo di Torino, New York	826.8	353.7
17	..	Tokai Bank Ltd., New York	824.4	858.3
18	..	Taiyo Kobe Bank Ltd., New York	814.2	690.6
19	..	Mitsui Bank Ltd., New York	754.2	738.1
20	..	Banca Nazionale del Lavoro, New York	732.5	896.1
21	..	Yasuda Trust & Banking Co. Ltd., New York	718.9	748.9
22	..	Banco di Roma, Chicago	699.7	291.7
23	..	Sumitomo Trust & Banking Co. Ltd., New York	694.2	330.0
24	..	Daiwa Bank Ltd., New York	647.4	596.1
25	..	Mitsui Trust & Banking Co. Ltd., New York	638.0	474.9

Totals for U.S. Agencies

On June 30, 1986 (Dollar Amounts in Millions)

	Number	C&I Loans	Assets	Deposits
Beverly Hills	1	26.3	48.1	22.1
Los Angeles	61	8,740.8	35,011.7	9,259.1
San Francisco	29	2,651.2	10,252.2	1,088.8
Boca Raton, Fla.	1	1.9	41.3	40.7
Coral Gables, Fla.	2	26.2	139.7	138.2
Miami	31	1,046.6	4,971.0	3,579.8
Miami Beach	3	91.2	402.6	396.9
Tampa	1	7.5	14.8	13.2
Atlanta	12	2,163.4	3,771.1	304.9
Agana, Guam	1	17.8	33.5	32.7
Honolulu	2	36.9	37.8	0.05
New Orleans	1	0.0	2.0	0.0
New York	33	2,388.3	11,669.2	4,063.0
Dallas	2	214,5	227.6	0.5
Houston	6	363.9	515.3	89.4
Totals	**186**	**17,776.7**	**67,138.0**	**19,029.3**

Top 25 U.S. Bank Subsidiaries

Based on C&I Loans on June 30, 1986

Rank 1986	Rank 1985	(Dollar Amounts in Millions)	6/30/86	6/30/85
1	1	Marine Midland Bank NA, Buffalo, N.Y.	6,042.9	6,687.1
2	3	National Westminster Bank USA, New York	3,779.4	3,123.0
3	5	Union Bank, Los Angeles	2,683.0	2,315.8
4	4	European American Bank, New York	1,949.1	2,560.1
5	7	Harris Trust & Savings Bank, Chicago	1,906.8	1,735.6
6	6	Bank of Tokyo Trust Co., New York	1,882.9	1,746.5
7	8	California First Bank, San Francisco	1,609.4	1,542.8
8	9	Bank Leumi Trust Co., New York	1,103.6	1,107.7
9	..	First National Bank of Maryland, Baltimore	988.6	.....
10	..	Bank of California NA, San Francisco	833.3	717.2
11	10	Lloyds Bank California, Los Angeles	754.1	738.4
12	..	Sumitomo Bank of California, San Francisco	740.0	656.7
13	..	Industrial Bank of Japan Trust Co., New York	740.0	611.1
14	..	Mitsui Manufacturers Bank, Los Angeles	726.4	714.3
15	..	Fuji Bank & Trust Co., New York	669.0	716.7
16	..	Sanwa Bank California, San Francisco	647.2	450.2
17	..	Israel Discount Bank of New York	546.9	567.1
18	..	LaSalle National Bank, Chicago	533.4	448.0
19	..	IBJ Schroder Bank & Trust Co., New York	503.2	463.9
20	..	Barclays Bank of New York NA	474.4	445.6
21	..	Long Island Trust Co. NA, Garden City, N.Y.	396.9	334.6
22	..	Canadian Imperial Bank of Commerce (New York)	387.1	504.6
23	..	Bank of the West, San Francisco	305.7	328.0
24	..	Tokai Bank of California, Los Angeles	271.9	174.4
25	..	Barclays Bank of California, San Francisco	252.3	224.0

Top 25 Agencies in the U.S.

Based on C&I Loans on June 30, 1986

Rank 1986	Rank 1985	(Dollar Amounts in Millions) (b)-Branch, (h)-Head Office	6/30/86	6/30/85
1	2	Industrial Bank of Japan Ltd., Los Angeles	1,314.1	917.4
2	1	Toronto-Dominion Bank, Atlanta	798.8	917.7
3	3	Bancomer, New York	575.9	773.5
4	10	Bank of Nova Scotia, Atlanta	562.1	333.6
5	..	Mitsubishi Trust & Banking Corp., Los Angeles	510.0	227.3
6	7	Dai-Ichi Kangyo Bank, Los Angeles	506.2	434.9
7	..	Banco di Roma, San Francisco	469.0	192.6
8	8	Long-Term Credit Bank of Japan, Los Angeles	435.9	434.8
9	..	Mitsubishi Bank Ltd., Los Angeles	433.2	307.2
10	9	Mitsui Bank Ltd., Los Angeles	407.7	403.5
11	..	Bank of Tokyo Ltd., Los Angeles	387.9	207.5
12	..	Toronto Dominion Bank, San Francisco	378.7	259.1
13	..	Daiwa Bank Ltd., Los Angeles	372.1	313.7
14	..	Sumitomo Bank Ltd., San Francisco	364.3	289.1
15	5	Banco Nacional de Mexico, New York	342.1	516.1
16	..	Kyowa Bank, Los Angeles	326.1	250.1
17	..	Nippon Credit Bank Ltd., Los Angeles	310.8	138.0
18	..	Taiyo Kobe Bank Ltd., Los Angeles	299.1	215.0
19	..	Tokai Bank Ltd., Los Angeles	287.1	277.7
20	..	Sumitomo Trust & Bkg Co. Ltd., Los Angeles	248.1	250.0
21	..	Bank of Nova Scotia, San Francisco	242.8	144.6
22	..	Lloyds Bank Plc., Miami	240.2	212.1
23	..	Sanwa Bank Ltd., San Francisco	216.6	94.6
24	6	Canadian Imp. Bank of Commerce, New York	213.7	490.0
25	..	Yasuda Trust & Banking Co. Ltd., Los Angeles	210.4	139.3

American Banker
FOREIGN BANKS IN THE U.S.

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

Compiled by American Banker Copyright 1987

				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
CALIFORNIA	Beverly Hills	1	Bank Leumi le-Israel (H,x)	72,873	88,536	227,446	254,238	198,469	217,996
	Los Angeles	1	Bangkok Bank Ltd. (x)	10,468	7,800	62,721	89,667	7,629	8,177
		2	Bank Hapoalim (H,x)	63,621	N.A.	163,200	N.A.	96,415	N.A.
		3	Banque Indosuez	61,578	38,122	67,244	41,731	828	1,583
		4	Credit Suisse (H)	106,243	187,644	157,562	226,920	21,469	19,324
		5	Hongkong & Shanghai Banking Corp.	58,732	16,703	88,237	57,151	42,408	35,298
		6	International Commercial Bank of China	15,581	3,926	106,489	150,515	53,945	28,210
		7	Istituto Bancario San Paolo di Torino (x)	72,416	36,512	200,661	246,765	166,513	208,638
		8	Ka Wah Bank Ltd.	454	933	5,342	5,922	2,380	4,872
		9	Philippine National Bank (H,x)	6,000	6,000	39,257	44,410	544	4,236
		10	Saitama Bank Ltd. (H,x)	241,901	215,013	865,202	1,028,196	475,348	674,168
		11	Shizuoka Bank Ltd. (x)	33,539	9,926	637,296	153,520	565,068	140,271
		12	Siam Commercial Bank Ltd. (H,x)	40,891	19,750	56,170	33,651	6,549	18,883
		13	Societe Generale	15,163	24,837	38,906	35,227	281	169
		14	United Mizrahi Bank Ltd. (x)	69,868	71,415	95,041	97,313	70,225	65,686
		15	Westpac Banking Corp.	25,967	37,321	35,941	45,909	185	170
		16	Wing Lung Bank Ltd.	4,315	1,782	22,736	15,023	16,148	12,983
	San Francisco	1	Bank Hapoalim	6,456	5,608	12,974	8,452	12,857	8,203
		2	Bank of British Columbia (x)	55,998	36,984	119,212	113,406	8,056	74,846
		3	Dah Sing Bank Ltd.	3,408	7,988	20,347	21,596	4,549	9,086
		4	Hongkong & Shanghai Banking Corp (x)	61,050	61,630	260,696	267,744	216,923	162,329
		5	Lloyds Bank International	104,493	103,937	165,338	154,153	2,774	2,659
		6	Metropolitan Bank & Trust Co.(H)	1,468	1,858	6,950	11,985	461	3,956
		7	Nanyang Commercial Bank Ltd.	4,808	433	17,270	16,934	5,159	2,447
		8	Overseas Trust Bank Ltd. (H)	10,741	22,670	20,522	42,483	15,691	16,327
		9	Swiss Bank Corp. (H)	125,638	166,249	417,045	546,935	173,507	192,087
		10	Westpac Banking Corp.	41,017	9,308	140,210	90,668	328	928
DISTRICT OF COLUMBIA	Washington	1	Abu Dhabi Int'l Bank Inc. (H,x)	7,170	16,814	168,345	182,380	95,724	85,214
		2	Banco Real (x)	6,735	313	14,111	2,962	591	380
		3	National Bank of Pakistan (x)	0	2,114	141,285	115,478	15,265	35,467
GUAM	Agana	1	Allied Banking Corp.	8,530	9,579	11,404	50,498	2,672	50,015
		2	First Commercial Bank	12,623	9,251	14,554	13,079	8,284	11,035
		3	Metropolitan Bank & Trust Co.	2,118	1,473	5,240	4,241	1,660	1,824
ILLINOIS	Chicago	1	Algemene Bank Nederland (H)	40,089	16,640	93,214	80,909	7,389	3,137
		2	Allied Irish Bank Plc	0	23,813	1,301	54,215	61	2,362
		3	Australia & New Zealand Bkg Group Ltd.	209,928	117,228	272,470	172,852	10	10
		4	Banca Commerciale Italiana (x)	122,232	118,944	1,180,020	995,419	154,944	653,546
		5	Banca Nazionale del Lavoro (x)	171,784	118,482	462,407	343,369	1,272	111,921
		6	Banco de la Nacion Argentina (x)	13,789	17,902	201,868	200,979	1,092	250
		7	Banco di Roma (x)	699,683	291,723	1,651,233	870,721	100,000	499,700
		8	Bank Hapoalim (x)	64,074	68,220	77,571	94,316	36,061	42,310
		9	Bank Leumi le-Israel	39,725	36,930	110,074	107,006	90,258	87,653
		10	Bank of Montreal (H)	548,004	609,206	819,941	1,152,254	540,156	1,125,258
		11	Banque Indozuez	71,651	100,777	113,474	110,317	12,593	6,537
		12	Banque Nationale de Paris (x)	247,584	198,481	584,570	520,490	137,304	216,664
		13	Banque Paribas	101,679	162,307	139,199	215,611	364	475
		14	Barclays Bank International	106,614	109,029	132,094	111,988	1,788	3,708
		15	Bayerische Vereinsbank	10,550	13,218	83,629	108,083	75,593	75,668
		16	Canadian Imperial Bank of Commerce	27,016	32,401	31,453	35,633	27	163
		17	Commercial Bank of Korea Ltd.	14,275	27,039	39,650	35,509	2,499	3,196
		18	Commerzbank (x)	145,411	207,980	287,026	421,707	169,062	265,893
		19	Commonwealth Bank of Australia	5,000	0	9,008	0	0	0
		20	Credit Agricole Mutuel (H,x)	23,132	18,231	403,208	223,481	255,224	84,099
		21	Credit Lyonnais	265,772	57,907	359,374	133,504	11,508	2,605
		22	Dai-Ichi Kangyo Bank (x)	155,853	108,035	1,546,113	991,220	996,522	651,292
		23	Dresdner Bank	71,004	57,894	106,752	138,457	12,072	26,489
		24	Fuji Bank Ltd. (x)	541,520	531,770	1,204,471	1,280,809	417,980	360,512
		25	Hongkong & Shanghai Banking Corp.	37,036	35,191	54,462	50,322	19,397	12,180
		26	International Commercial Bank of China (x)	1,820	4,028	56,637	25,907	19,012	20,874
		27	Korea Exchange Bank(x)	16,525	28,805	69,267	55,668	31,836	35,109
		28	Korea First Bank	37,319	38,813	49,798	48,478	8,686	7,315
		29	Lloyds Bank Plc (x)	252,051	159,534	365,422	288,276	12,053	15,303
		30	Mitsubishi Bank Ltd. (x)	340,719	176,502	1,317,523	1,128,845	47,728	18,746
		31	Mitsui Bank Ltd. (x)	65,779	0	228,947	0	744	0
		32	National Australia Bank	24,175	67,160	65,231	115,685	42	20
		33	National Bank of Canada (H,x)	53,371	93,312	139,414	198,472	24	407
		34	National Bank of Greece	9,865	8,080	62,605	49,614	52,301	45,000
		35	National Bank of Pakistan	332	425	3,466	4,310	3,323	3,100
		36	National Westminster Bank, Plc	312,920	242,448	350,073	334,088	573	852
		37	Sanwa Bank Ltd. (x)	222,305	188,310	1,245,759	1,208,193	16,884	76,025
		38	Societe Generale	92,871	49,156	94,759	53,779	190	538
		39	Standard Chartered Bank Plc	76,411	67,657	104,797	96,267	27,244	25,471
		40	State Bank of India	14,303	5,403	22,989	25,068	18,784	16,749
		41	Sumitomo Bank Ltd. (x)	366,839	324,987	1,007,935	862,646	495,696	555,121
		42	Swiss Bank Corp.	444,456	202,242	480,566	264,109	13,496	13,111
		43	Tokai Bank Ltd. (x)	230,010	206,061	607,825	500,960	205,057	110,475
		44	Toronto Dominion Bank	500,024	395,947	541,112	487,725	9,005	2,079
		45	Union Bank of Switzerland	149,822	67,340	316,626	165,076	142	15
MASSACHUSETTS	Boston	1	Bank Hapoalim (x)	84,285	107,480	114,039	151,056	46,109	38,216
		2	Bank of Nova Scotia	59,692	116,243	137,656	102,084	65,020	41,086
		3	Barclays Bank Plc	84,397	61,152	89,596	67,077	5,487	4,944
		4	Lloyds Bank International Plc	0	0	0	0	0	0
		5	National Bank of Greece (H,x)	14,852	10,804	58,464	45,659	47,988	38,394

(Continued on Page 18)

Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1986. C&I loans are commercial and industrial loans as of 6/30/86. Assets and deposits are average balances for the 30 day period ended June 30, 1986. (a)— Converted to a representative office in Oct. 1986. (f)—Has 2 branches in New York. (h)—This branch is not FDIC-insured. (j)—Consolidated data for 3 FDIC-insured branches. (k)—Has 3 branches in New York. (m)—An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York state law, to issue large denomination deposits to both foreign and domestic residents. (s)—Includes branches in Christiansted and Frederiksted. (t)—Includes branch in St. Thomas. (x)—Has a international banking facility (IBF) office. (H)—Office is located in the bank's "home state."

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

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(Continued from Previous Page)

				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
NEW YORK	New York	1	Algemene Bank Nederland (f,x)	384,197	222,555	1,572,382	1,592,386	870,827	1,038,975
		2	Allied Irish Bank Ltd. (H)	8,416	15,339	134,783	84,560	65,889	78,553
		3	Amsterdam Rotterdam Bank (H,x)	118,398	113,504	993,971	751,385	412,175	388,250
		4	Arab African International Bank (x)	1,859	19,366	225,088	329,968	19,182	1,334
		5	Arab Bank Ltd. (H,x)	10,320	15,695	332,229	275,121	71,729	13,566
		6	Arab Banking Corp. (H,x)	80,750	209,557	458,309	352,044	223,929	165,390
		7	Australia & New Zealand Banking Corp. (H,x)	33,356	14,561	311,712	145,271	226,818	54,573
		8	Banca Commerciale Italiana (H,x)	368,298	412,630	2,218,451	2,965,680	371,846	2,326,055
		9	Banca Nazionale del Lavoro (H,x)	732,522	896,148	3,168,034	3,384,764	1,443,176	2,850,511
		10	Banca Nazionale dell'Agricoltura (H,x)	193,918	248,711	1,107,367	1,215,611	798,098	857,743
		11	Banca Popolare di Milano (H)	333,653	68,435	699,615	364,299	329,305	324,356
		12	Banca della Svizzera Italiana (H,x)	109,061	23,785	457,654	327,173	52,629	24,414
		13	Banco Bamerindus do Brasil (H,x)	7,818	2,584	92,876	113,145	4,691	1,664
		14	Banco Bandeirantes (H)	0	0	10,517	10,754	0	0
		15	Banco Brasileiro de Descontos (H,x)	3,028	1,161	72,291	46,785	41,538	22,252
		16	Banco Central (H,x)	95,218	40,513	561,886	525,966	37,862	10,186
		17	Banco Consolidado (H,f,x)	14,438	4,461	85,237	71,343	84,365	70,210
		18	Banco Economico (H,x)	250	1,419	28,767	26,113	2,055	11,591
		19	Banco Espanol de Credito	83,683	47,304	94,353	57,755	84,297	53,886
		20	Banco Hispano-Americano (H)	10,861	3,581	224,336	120,444	6,029	26,018
		21	Banco Itau (H,x)	32,369	37,543	93,324	100,694	779	11,307
		22	Banco Mercantil de Sao Paulo (H,m,x)	3,958	3,001	123,266	80,557	25,945	9,933
		23	Banco Nacional de Panama (H,x)	0	0	3,280	15,827	1,840	2,946
		24	Banco Noroeste (H,x)	9,482	10,333	36,544	32,862	11,500	23,556
		25	Banco Portugues do Atlantico (H,m,x)	56,309	38,498	125,504	91,409	3,796	27,157
		26	Banco Real (H,x)	200,834	201,223	431,422	392,857	66,395	68,762
		27	Banco Rio de la Plata (H,m,x)	44,757	24,852	236,675	297,360	156,447	144,859
		28	Banco Safra (H,x)	77,173	48,737	300,851	280,940	261,127	257,700
		29	Banco Union (m)	828	13,045	21,285	39,385	8,747	5,815
		30	Banco de Bilbao (H,x)	38,827	38,760	394,312	458,219	243,532	279,489
		31	Banco de Bogota (H,m,x)	29,821	50,133	127,612	159,043	52,082	120,778
		32	Banco de Chile (H,x)	9,119	169	62,621	44,013	41,834	37,303
		33	Banco de Credito Nacional (H,x)	63,031	71,226	110,100	106,235	19,690	14,019
		34	Banco de Credito del Peru (H,x)	9,130	1,619	31,235	25,027	18,647	14,890
		35	Banco de Santander (x)	15,473	33,740	155,909	146,438	114,206	136,822
		36	Banco de Santander-375 Park Ave. (x)	5,115	3,210	171,196	134,493	167,947	132,526
		37	Banco de Vizcaya (H,x)	26,462	26,474	87,627	99,640	56,517	57,523
		38	Banco de la Nacion Argentina (H,x)	248,142	243,465	616,085	650,122	92,668	213,390
		39	Banco di Napoli (H,x)	1,626,867	1,258,392	3,304,797	2,783,452	2,350,303	1,677,008
		40	Banco di Roma (H,x)	902,411	771,934	2,898,476	3,108,331	2,384,593	2,286,004
		41	Banco di Sicilia (H,x)	165,738	224,998	671,820	716,405	15,591	301,067
		42	Banco do Brasil (x)	49,546	13,239	343,989	302,982	203,025	211,420
		43	Banco do Estado do Parana (H)	0	0	8,230	8,098	4,403	5,512
		44	Banco do Estado do Rio Grande do Sul (H)	0	0	12,762	3,921	0	0
		45	Banco do Estado do Rio de Janiero (H,x)	0	0	23,036	41,751	10,373	9,251
		46	Bangkok Bank Ltd. (x)	34,997	16,951	171,287	269,876	11,916	109,205
		47	Bank Bumi Dayao	42,200	0	576,864	0	287,695	0
		48	Bank Bumiputra Malaysia Berhad (H,x)	40,669	72,324	133,785	163,000	13,134	108,893
		49	Bank Hapoalim (h,x)	377,088	418,315	1,013,113	974,816	869,605	775,569
		50	Bank Hapoalim (I)	0	7,872	220,664	224,592	37,782	91,794
		51	Bank Julius Baer & Co. Ltd. (H,x)	16,417	35,448	181,747	156,417	117,785	111,650
		52	Bank Leu Ltd. (H,x)	34,960	24,581	523,962	247,763	128,595	48,269
		53	Bank Negara Indonesia 1946 (x)	118,118	196	962,180	838,536	243,799	269,663
		54	Bank fur Gemeinwirtschaft (H,x)	16,972	780	308,645	225,635	99,512	185,057
		55	Bank of Baroda (H)	18,047	20,033	28,294	36,761	6,222	7,287
		56	Bank of China (H,x)	48,652	26,797	466,868	485,272	85,950	46,265
		57	Bank of East Asia (H,x)	7,671	8,475	85,682	46,934	20,934	12,495
		58	Bank of India (H)	59,003	39,692	68,901	49,105	15,173	12,551
		59	Bank of Montreal (x)	1,918,251	1,905,407	5,990,181	6,307,572	2,544,912	2,449,569
		60	Bank of New Zealand (H,x)	143,617	65,487	525,408	295,494	408,282	253,733
		61	Bank of Nova Scotia (H,m,x)	475,319	174,772	2,387,656	1,093,022	1,765,251	636,478
		62	Bank of Scotland (H)	135,569	90,103	186,157	97,268	1,992	2,001
		63	Bank of Seoul (H,m,x)	84,546	116,743	144,494	161,821	1,198	1,073
		64	Bank of Tokyo Ltd. (m,x)	2,039,443	1,845,439	8,907,703	6,769,425	3,346,795	2,803,493
		65	Bank of Yokohama (H,x)	434,317	422,123	1,603,720	1,475,658	1,170,832	1,156,752
		66	Bank of the Philippine Islands (H,x)	7,488	0	47,478	0	28,979	0
		67	Banque Bruxelles Lambert (H,x)	42,841	19,458	626,927	406,867	322,520	308,919
		68	Banque Francaise du Commerce Exterieur (H,x)	77,986	76,484	1,038,930	1,256,411	439,975	750,473
		69	Banque Indosuez (H,x)	195,382	194,899	1,744,059	2,712,167	1,397,355	1,719,507
		70	Banque Nationale de Paris (H,x)	501,695	655,722	2,633,330	2,203,879	1,689,352	1,528,268
		71	Banque Paribas (H,x)	130,903	88,070	1,173,512	1,067,000	1,013,204	637,367
		72	Banque Worms (H,x)	36,221	51,212	135,708	91,657	58,285	65,589
		73	Barclays Bank, Plc (H,k,x)	517,646	436,460	2,414,097	2,904,951	2,073,161	2,057,613
		74	Bayerische Hypotheken -und Wechsel Bank (H,x)	13,606	17,235	40,024	40,175	1,214	13,649
		75	Bayerische Landesbank Girozentrale (H,x)	3,300	10,055	418,204	514,375	209,538	417,645
		76	Bayerische Vereinsbank (x)	58,197	53,519	194,955	215,899	55,515	204,048
		77	Berliner Handels und-Frankfurter Bank (H,x)	161,122	99,878	214,594	167,409	100,944	67,922
		78	Cassa di Risparmio delle Provincie Lombarde (H,x)	71,473	N.A.	645,349	N.A.	356,148	N.A.
		79	Cassa di Risparmio di Torino (H,x)	30,735	0	196,768	0	77,954	0
		80	Cho-Hung Bank (H,x)	115,764	99,793	214,490	135,485	63,132	32,906
		81	Chuo Trust & Banking Co. (H,m,x)	269,027	255,825	1,272,635	1,033,569	897,568	562,268
		82	Commercial Bank of Korea (H,m,x)	116,352	113,430	373,808	184,697	11,321	42,629
		83	Commercial Bank of Kuwait (H,x)	46,525	5,000	495,762	601,329	469,448	489,367
		84	Commerzbank (H,x)	192,737	515,262	1,916,497	1,316,416	1,592,909	992,924
		85	Commonwealth Bank of Australia (H,x)	32,455	17,202	266,428	187,338	32,111	32,140
		86	Compagnie Financiere de Cred Indl et Comml (H,x)	174,497	0	935,175	0	293,455	0

(Continued on Page 22)

Footnotes appear on first page 18.

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits
June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

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(Continued from Previous Page)

				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
NEW YORK (Cont.)	New York	87	Continental Bank of Canada (H,x)	119,016	30,534	134,256	118,717	84,001	73,494
		88	Copenhagen Handelsbank (H)	33,007	0	62,386	0	168	0
		89	Credit Agricole Mutuel	30,022	16,751	116,062	40,985	3,804	1,050
		90	Credit Commerciale de France (H,x)	342,220	330,411	569,886	445,122	263,817	269,508
		91	Credit Industriel et Commercial, Paris	174,497	161,212	935,175	1,034,128	293,455	489,109
		92	Credit Lyonnais (x)	443,865	585,676	2,832,310	2,445,931	1,866,288	1,387,829
		93	Credit du Nord (H,x)	6,307	14,167	293,707	606,576	225,572	470,542
		94	Creditanstalt-Bankverein(H,x)	136,257	122,953	270,154	242,777	166,336	90,122
		95	Credito Italiano (H,x)	206,523	142,770	1,363,118	933,798	98,734	688,864
		96	Dai-Ichi Kangyo Bank Ltd. (x)	2,298,000	2,237,000	10,879,000	10,455,000	6,184,000	6,169,000
		97	Daiwa Bank Ltd. (H,x)	647,392	596,076	3,549,718	3,168,316	2,062,224	2,222,120
		98	Danske Bank (H)	20,797	0	204,912	0	639	0
		99	Danske Provinsbank (H,x)	173,869	120,967	250,351	195,468	210,340	119,403
		100	Deutsche Bank (x)	253,071	218,322	802,166	867,119	345,560	640,094
		101	Deutsche Genossenschaftsbank (x)	38,305	27,561	326,838	395,748	135,632	164,709
		102	Doha Bank Ltd. (H,x)	0	0	38,405	40,021	18,382	15,886
		103	Dresdner Bank (x)	276,201	422,946	1,132,973	1,123,795	421,580	412,010
		104	Fuji Bank Ltd. (H,m,x)	1,737,569	1,903,580	9,359,947	6,907,058	5,946,060	4,305,162
		105	Generale Bank (H)	0	0	813,408	1,081,457	709,864	874,355
		106	Govnor & Co. of Bank of Ireland (H,x)	12,166	25,970	165,737	280,783	80,672	141,017
		107	Gulf International Bank (H,x)	0	0	81,793	120,405	79,383	52,016
		108	Habib Bank (H,x)	2,227	2,897	72,251	27,797	44,147	22,809
		109	Hang Seng Bank Ltd. (H,x)	10,360	11,628	133,549	90,307	113,259	88,874
		110	Hessiche Landesbank Girozentrale (H,x)	0	0	82,029	81,358	23,620	7,300
		111	Hokkaido Takushoku Bank Ltd. (x)	357,639	429,216	2,287,549	1,847,719	1,978,236	1,458,912
		112	Hokuriku Bank Ltd. (H,x)	138,561	133,366	862,210	798,883	731,153	519,972
		113	Hongkong & Shanghai Banking Corp. (H,x)	538,914	323,055	1,510,461	922,733	1,080,319	573,041
		114	Hyakujushi Bank Ltd. (H,x)	19,390	0	95,638	0	41,148	0
		115	Industrial Bank of Japan Ltd. (H,m,x)	1,144,593	996,965	5,722,168	4,324,724	2,779,180	2,201,099
		116	Israel Discount Bank (H)	5,038	250	8,725	4,987	1	3
		117	Istituto Boncario San Paolo di Torino (x)	826,782	353,743	1,382,874	841,740	432,665	234,131
		118	Ka Wah Bank Ltd. (x)	964	8,598	14,407	46,724	14,119	46,405
		119	Kansallis-Osake-Pankki (H)	65,064	0	248,910	0	7,475	0
		120	Korea Exchange Bank (H,x)	252,616	267,758	829,805	713,730	150,104	127,830
		121	Korea Exchange Bank- NYC Branch #2	11,025	9,644	52,739	45,500	46,382	30,263
		122	Korea Exchange Bank (Queens)	4,399	0	21,995	0	19,781	0
		123	Korea First Bank (H,m,x)	158,594	242,191	243,581	310,769	2,405	15,530
		124	Kredietbank (H,x)	111,565	98,419	325,546	285,470	23,401	32,598
		125	Krung Thai Bank Ltd. (H,x)	18,563	5,032	93,852	57,492	71,590	31,290
		126	Kyowa Bank Ltd. (x)	500,045	541,749	2,465,599	1,887,065	1,486,012	1,295,727
		127	Libra Bank Plc (H,m,x)	0	0	346,548	398,070	341,548	383,046
		128	Lloyds Bank Plc (x)	418,886	189,909	2,894,866	2,271,765	1,777,759	1,999,447
		129	Long-Term Credit Bank of Japan (H,x)	1,104,092	1,022,456	3,617,170	2,773,179	1,638,791	1,320,655
		130	Malayan Banking Berhad (H)	6,000	12,469	127,287	108,743	95,054	65,112
		131	Metropolitan Bank & Trust Co.	2,115	1,904	17,079	9,525	3,804	5,562
		132	Middle East Bank Ltd. (H,x)	9,870	4,781	17,458	19,365	10,982	12,291
		133	Midland Bank Plc (x)	70,927	5,579	1,599,192	732,419	673,793	62,629
		134	Mitsubishi Bank Ltd.(x)	1,871,000	1,748,502	11,911,000	7,798,844	8,166,000	4,735,622
		135	Mitsubishi Trust & Banking Corp. (H,x)	605,172	574,150	5,157,336	4,169,934	3,073,532	2,549,666
		136	Mitsui Bank Ltd. (x)	754,175	738,065	3,965,511	3,539,742	1,588,622	2,107,172
		137	Mitsui Trust & Banking Co. Ltd. (H,x)	638,037	474,655	4,721,415	4,396,052	903,755	4,098,949
		138	Monte dei Paschi di Siena (H,x)	243,186	84,772	934,587	690,903	661,577	540,950
		139	National Australia Bank (H)	69,987	52,760	403,373	416,948	166,867	117,420
		140	National Bank of Canada (x)	62,112	96,588	1,091,150	669,637	926,838	347,228
		141	National Bank of Kuwait (H,x)	3,851	1,247	375,711	148,454	252,413	74,824
		142	National Bank of Pakistan (H,f,x)	5,716	4,430	310,301	207,094	272,698	186,157
		143	National Commercial Bank (H,x)	14,917	17,500	434,940	210,592	140,416	30,589
		144	National Westminster Bank Plc (H,x)	1,118,327	717,466	2,429,767	2,559,850	1,327,398	1,740,924
		145	Nedbank Ltd. (H,x)	29,297	19,645	132,346	197,089	978	1,042
		146	Nederlandsche Middenstandsbank (H,x)	152,960	124,780	686,153	768,000	546,928	719,800
		147	Nippon Credit Bank (H,x)	1,349,512	1,024,478	3,625,453	2,743,241	2,173,066	1,784,009
		148	Norinchukin Bank (H)	141,788	117,230	5,340,752	2,091,612	1,609,939	281,923
		149	Overseas-Chinese Banking Corp. (H,m,x)	1,000	470	19,614	29,876	11,191	21,054
		150	PT Bank Central Asia (H,x)	20,870	56,011	31,719	52,500	9,980	31,469
		151	Philippine Commercial International Bank (H,x)	5,665	9,744	27,232	33,704	4,851	7,546
		152	Philippine National Bank	247	494	10,382	14,951	6,159	9,700
		153	Privatbanken (H,x)	571	15,359	230,280	205,246	93,126	55,079
		154	Rabobank Nederland (H,x)	119,226	149,484	930,559	770,721	17,158	16,270
		155	Royal Bank of Canada (H)	1,306,013	0	2,987,996	0	1,186,526	0
		156	Royal Bank of Canada (H,f,m,x)	0	1,321,974	0	2,808,466	0	1,423,538
		157	Royal Bank of Scotland Plc (H)	49,079	35,599	95,972	73,167	3,422	9,867
		158	Saitama Bank Ltd. (x)	349,909	350,020	2,358,724	2,203,423	1,274,826	1,434,396
		159	Sanwa Bank Ltd. (x)	1,481,792	1,437,686	7,374,921	6,181,889	4,395,831	4,130,411
		160	Saudi International Bank (H,x)	10,000	10,000	196,757	213,688	127,621	174,501
		161	Shanghai Commercial Bank Ltd.	3,541	2,274	49,231	70,362	26,914	32,885
		162	Siam Commercial Bank Ltd. (m,x)	126,538	120,161	179,399	182,623	140,333	118,995
		163	Societe Generale (x)	121,549	240,633	1,774,701	2,180,875	1,456,173	1,136,493
		164	Standard Chartered Bank Plc (f,x)	220,165	231,268	821,505	848,408	456,326	538,163
		165	State Bank of India (Brdwy) (H)	4,249	0	11,135	0	0	0
		166	State Bank of India (H,k,x)	47,108	26,018	135,032	95,531	53,311	53,842
		167	State Bank of New South Wales (H)	61,322	25,063	107,338	103,297	20,255	283
		168	State Bank of Victoria	0	0	1,713	0	639	0
		169	Sumitomo Bank Ltd.(x)	2,218,631	917,726	8,430,465	6,459,909	4,817,414	4,333,225
		170	Sumitomo Trust & Banking Co. Ltd. (H,x)	694,243	330,006	3,409,491	3,620,290	2,516,516	2,884,928
		171	Swiss Bank Corp. (f,x)	2,315,000	1,918,379	11,551,000	5,623,290	5,018,000	2,928,457
		172	Swiss Credit Bank (x)	256,156	362,086	1,897,530	2,040,134	1,086,392	1,221,757

(Continued on Page 24)

Footnotes appear on page 16.

U.S. Branches of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

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(Continued from Previous Page)

				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
NEW YORK (Cont.)	New York	173	Thai Farmers Bank (H,x)	14,405	14,407	44,451	40,687	13,783	13,367
		174	Tokai Bank Ltd. (x)	824,425	858,319	4,816,765	4,223,139	3,000,836	2,376,681
		175	Toronto Dominion Bank (H,x)	613,735	637,809	5,114,406	5,190,538	3,478,687	3,029,592
		176	Toyo Trust & Banking Co. Ltd. (H,x)	330,419	249,330	2,159,471	1,671,104	1,590,555	1,449,299
		177	Turkiye Cumhuriyeti Ziraat Bankasi (H,x)	15,602	263	134,218	109,021	98,277	42,209
		178	Udruzena Beogradska Banka (H,m,x)	40,834	23,740	189,365	229,123	94,983	81,648
		179	Uniao de Bancos Brasileros (H,x)	600	3,547	88,908	84,059	45,030	34,680
		180	Union Bank of Finland Ltd. (H,x)	20,816	0	190,654	0	164,005	0
		181	Union Bank of Switzerland (x)	393,298	239,467	5,334,726	4,252,412	1,217,883	2,519,682
		182	Union Bank of the Middle East Ltd. (H,x)	22,625	40,782	106,009	106,951	62,484	11,455
		183	United Bank Ltd. (H,x)	52	8	34,454	26,200	12,325	15,200
		184	United Bank for Africa Ltd. (H,x)	0	0	411,478	246,578	379,058	223,540
		185	United Bank of Kuwait Ltd. (H,x)	1,753	2,503	124,039	92,852	119,915	78,789
		186	Westdeutsche Landesbank (H,x)	153,148	195,477	1,069,526	930,077	824,046	702,006
		187	Westpac Banking Corp. (H,x)	27,128	87,390	429,247	281,816	71,590	20,622
		188	Yasuda Trust & Banking Co. Ltd. (H,x)	718,906	748,872	2,307,166	2,844,457	1,604,672	1,787,268
OREGON	Portland	1	Bank of Nova Scotia	11,549	16,568	188,232	506,784	186,786	500,416
		2	Bank of Tokyo Ltd.	158,391	126,866	670,362	1,014,320	654,364	952,279
		3	Canadian Imperial Bank of Commerce	35,044	40,634	487,988	636,137	481,452	623,977
		4	Hongkong & Shanghai Banking Corp.	22,410	8,273	40,117	20,156	3,280	11,453
		5	Royal Bank of Canada, Portland	377,447	596,969	499,183	725,510	135,885	218,171
PENNSYLVANIA	Philadelphia	1	Bank Hapoalim (x)	102,866	104,699	130,040	143,850	71,042	62,637
		2	Bank Leumi le-Israel	25,986	39,639	82,904	90,791	70,310	76,675
	Pittsburgh	1	Algemene Bank Nederland	25,378	21,422	35,870	36,624	1,862	1,651
		2	Canadian Imperial Bank of Commerce	315,949	54,205	319,007	113,029	404	4
		3	Lloyds Bank Plc (x)	373,739	330,542	381,714	336,005	1,752	1,113
PUERTO RICO	San Juan	1	Royal Bank of Canada, San Juan	290,569	286,272	585,825	514,326	527,331	495,453
VIRGIN ISLANDS	Charlotte Amalie	1	Bank of Nova Scotia, Charlotte Amalie (s)	33,837	8,337	79,614	176,448	67,503	158,125
		2	Barclays Bank International, Charlotte Amalie (t)	39,868	22,310	111,924	159,257	106,127	156,470
WASHINGTON	Seattle	1	Algemene Bank Nederland	80,268	17,714	88,924	14,555	111	155
		2	Bank of Tokyo Ltd.	184,173	160,149	263,120	182,903	247,826	156,781
		3	Barclays Bank Plc	85,383	104,213	103,373	122,323	1,678	796
		4	Canadian Imperial Bank of Commerce	21,814	42,040	59,885	93,325	29,898	38,840
		5	Hokkaido Takushoku Bank Ltd.(x)	101,151	69,715	350,455	163,695	101,267	3,701
		6	Hongkong & Shanghai Banking Corp.	31,558	11,894	42,587	32,792	28,612	23,805
		7	Korea Exchange Bank (x)	30,020	30,649	129,010	113,236	210	323
		8	Mitsui Bank Ltd. (a,x)	38,455	35,913	280,041	277,502	139,991	177,906
		9	Standard Chartered Bank	17,308	8,078	34,612	16,325	7,178	7,148
		10	Sumitomo Bank Ltd. (x)	148,190	106,144	283,748	335,024	135,898	203,489
		11	Taiyo Kobe Bank Ltd.(x)	74,231	82,389	415,181	390,475	117,675	92,704

Footnotes appear on first page of series.

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

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				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
CALIFORNIA	Beverly Hills	1	Israel Discount Bank Ltd.	26,333	21,310	48,122	32,567	22,142	20,572
	Los Angeles	1	Algemene Bank Nederland	43,232	90,010	72,120	66,416	447	502
		2	Australia & New Zealand Banking Group(x)	57,263	43,946	240,365	218,980	10,133	32,639
		3	Banca Commerciale Italiana (x)	93,903	118,839	313,823	233,187	873	64,728
		4	Banca Nazionale del Lavoro (x)	56,830	78,088	272,054	406,834	493	54,913
		5	Banca Serfin (x)	36,067	42,938	123,192	138,841	42,095	91,079
		6	Banco Agricola Comm'l de el Salvador	0	0	796	0	2	0
		7	Banco Exterior de Espana (x)	40,519	28,077	74,611	84,099	8,227	31,427
		8	Banco Nacion de Mexico (H,x)	37,706	38,461	87,507	102,060	5	41,039
		9	Banco Real (x)	1,884	382	28,360	47,734	590	39,165
		10	Banco di Sicilia (x)	74,324	49,128	146,427	80,380	60	25,066
		11	Banco do Brasil (H,x)	1,069	1,076	677,460	637,577	82,124	82,939
		12	Bancomer (H,x)	171,122	209,721	344,427	390,871	14,187	253,432
		13	Bank Bumiputra Malaysia Berhad (x)	14,260	18,008	38,090	54,799	298	23,785
		14	Bank Dagang Negara	1,007	0	84,596	0	11,022	0
		15	Bank Melli Iran	0	0	1,787	2,200	42	7
		16	Bank of Credit & Commerce Int'l (x)	27,051	9,965	143,157	130,961	74,131	97,503
		17	Bank of New Zealand (x)	79,519	11,305	198,095	76,488	70,415	10,112
		18	Bank of Seoul	73,939	58,293	149,376	108,747	383	332
		19	Bank of Tokyo Ltd. (H,x)	387,893	207,538	1,014,964	1,979,055	8	214,679
		20	Bank of Yokohama Ltd.	85,308	43,970	593,361	63,208	430,856	1,864

(Continued on Page 26)

Compiled from data taken from the Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1986. C&I loans are commercial and industrial loans as of 6/30/86. Assets and deposits are average balances for the 30-day period ended June 30, 1986. (a)—Under New York State banking law, some agencies have been granted power to issue large denomination deposits to both foreign and domestic residents. For that reason, the Federal Reserve considers these agencies as branches. American Banker also classifies these agencies as branches. In the listing of New York branches, these special agencies are identified with a footnote "m". (x)— Has a international banking facility (IBF) office. (H)—Office is located in the bank's "home state."

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

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(Continued from Previous Page)

				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
CALIFORNIA (Cont.)	Los Angeles	21	Banque Nationale de Paris	83,143	153,870	84,088	114,390	0	0
		22	Banque Paribas	128,435	120,096	332,123	312,376	306	746
		23	Bayerische Vereinsbank (H)	32,665	70,908	200,915	95,995	0	29
		24	Canadian Imperial Bank of Commerce	7,031	0	93,863	0	0	0
		25	Commercial Bank of Korea (x)	102,557	85,052	196,334	173,841	730	199
		26	Commonwealth Bank of Australia	128,007	49,553	209,257	103,777	0	8,910
		27	Copenhagen Handelsbank (x)	54,475	26,863	68,377	57,821	11,806	20,277
		28	Credit Lyonnais (H)	36,701	22,046	41,748	23,911	132	719
		29	Credito Italiano (x)	45,378	56,578	169,341	187,379	771	57,810
		30	Dai-Ichi Kangyo Bank (H,x)	506,156	434,933	2,906,944	2,603,425	1,559,627	1,173,633
		31	Daiwa Bank Ltd. (x)	372,059	313,674	1,157,702	999,079	499,929	418,409
		32	Deutsche Genossenschaft Bank (H,x)	38,806	33,769	176,521	120,506	16,276	42,282
		33	Development Bank of Singapore, Ltd.	1,273	1,714	14,441	11,532	6,749	2,304
		34	Dresdner Bank (H)	87,760	104,973	96,992	114,713	830	797
		35	Fuji Bank Ltd. (x)	33,067	728,515	3,580,097	2,606,023	2,035	1,107,609
		36	Hanil Bank Ltd.	66,221	79,573	111,193	131,768	5,121	1,446
		37	Hokkaido Takushoku Bank Ltd. (H,x)	83,891	116,995	368,254	314,552	897	157,500
		38	Industrial Bank of Japan Ltd. (x)	1,314,069	917,441	2,528,343	2,280,906	705,997	853,942
		39	Korea Exchange Bank (x)	96,603	78,374	233,561	172,100	749	653
		40	Korea First Bank	34,588	28,085	123,086	165,743	339	156
		41	Kredietbank	0	0	44,557	18,570	0	463
		42	Kyowa Bank (H,x)	326,110	250,053	1,163,715	763,970	0	240,803
		43	Long-Term Credit Bank of Japan (x)	435,866	434,836	1,141,937	930,041	1,483	414,328
		44	Mitsubishi Bank Ltd. (H,x)	433,169	307,206	2,895,036	2,535,410	0	901,641
		45	Mitsubishi Trust & Banking Corp. (x)	510,038	227,332	2,154,566	2,497,886	117	1,386,056
		46	Mitsui Bank Ltd. (H,x)	407,704	403,456	1,009,127	942,139	163	197,262
		47	Mitsui Trust & Banking Co. Ltd. (x)	117,626	116,222	1,419,370	2,324,450	1,063	1,734,219
		48	National Australia Bank (x)	197,578	171,524	304,112	254,785	87,762	58,036
		49	Nippon Credit Bank Ltd. (x)	310,822	138,009	822,512	588,044	135,454	480,986
		50	Overseas Union Bank Ltd. (x)	10,850	18,047	36,133	51,910	7,417	7,886
		51	Philippine Commercial International Bank (x)	12,226	12,311	17,317	20,128	1,256	2,268
		52	Scandinavian Bank Ltd. (x)	95,154	129,068	240,630	254,011	44,430	114,872
		53	State Bank of India	19,293	17,609	46,917	54,776	1,326	347
		54	Sumitomo Trust & Banking Co. Ltd. (x)	248,104	250,042	1,276,667	1,127,292	466,681	819,136
		55	Taiyo Kobe Bank Ltd.	299,101	215,048	966,463	671,678	415,595	86,997
		56	Thai Farmers Bank Ltd. (x)	41,862	14,910	58,986	45,711	318	20,772
		57	Tokai Bank Ltd. (H,x)	287,133	277,749	1,425,976	1,447,912	31	269,097
		58	Toyo Trust & Banking Co. Ltd. (x)	105,437	112,415	895,170	976,569	4,526,762	787,637
		59	Union Bank of Switzerland (H,x)	135,982	89,886	285,409	256,305	8,490	6,070
		60	United Overseas Bank Ltd.	615	2,906	10,736	13,940	1,929	1,938
		61	Yasuda Trust & Banking Co. Ltd. (x)	210,386	139,293	1,498,645	1,792,539	165	1,398,742
	San Francisco	1	Algemene Bank Nederland	135,648	53,569	143,011	58,787	1,107	1,218
		2	Banco Central	52,548	52,608	239,873	277,701	543	91
		3	Banco de Vizcaya (x)	2,410	3,159	48,568	46,521	39,508	39,141
		4	Banco de la Nacion Argentina (x)	16,778	37,113	95,589	128,702	10,099	10,195
		5	Banco di Roma (x)	469,048	192,640	1,760,656	1,415,644	10,219	1,097,887
		6	Banco do Brasil (H,x)	0	0	801,261	746,027	192,577	126,900
		7	Banco do Estado de Sao Paulo (x)	35,756	41,438	172,770	179,059	2,398	84,096
		8	Bangkok Metropolitan Bank Ltd. (x)	5,399	4,806	45,687	43,198	2,616	2,761
		9	Bank of Credit & Commerce Hong Kong Ltd. (x)	3,054	4,207	173,803	156,468	171,981	97,097
		10	Bank of India	21,344	19,756	91,116	51,830	40,316	39,591
		11	Bank of Nova Scotia	242,814	144,633	975,980	1,453,790	6,874	7,012
		12	Bank of Tokyo Ltd. (H,x)	51,717	60,094	64,231	67,608	31	8
		13	Banque Francaise du Commerce Exterieur	41,510	23,508	42,486	24,940	0	0
		14	Banque Nationale de Paris (x)	97,538	246,720	515,792	669,415	54,148	159,133
		15	Barclays Bank Plc	61,828	104,811	237,085	210,217	0	56
		16	Canadian Imperial Bank of Commerce	137,480	183,062	207,743	362,796	0	0
		17	Chekiang First Bank Ltd.	13,808	16,079	90,658	97,444	89,257	83,723
		18	Cho-Heung Bank Ltd. (x)	75,309	78,202	116,935	220,566	1,075	390
		19	Credit Lyonnais (H)	7,952	19,090	8,351	39,611	0	0
		20	International Bank of Singapore Ltd.	1,667	2,040	9,898	12,569	2,200	168
		21	Liu Chong Hing Bank	955	611	34,973	48,107	34,405	47,072
		22	National Westminster Bank Plc	181,377	186,795	373,817	381,556	1,611	1,767
		23	Royal Bank of Canada	0	17	1,535	1,278	0	0
		24	Royal Bank of Scotland Plc	6,810	20,889	15,007	32,583	48	43
		25	Sanwa Bank Ltd. (H,x)	216,609	94,553	1,798,028	2,570,602	271	618,968
		26	Shanghai Commercial Bank Ltd.	11,489	12,085	156,200	149,174	154,085	146,107
		27	Standard Chartered Bank (H)	17,377	44,029	18,470	49,943	0	0
		28	Sumitomo Bank Ltd. (H)	364,256	289,133	1,379,910	1,351,527	273,400	207,713
		29	Toronto Dominion Bank	378,726	259,081	632,750	552,062	0	0
FLORIDA	Boca Raton	1	Bank of Credit & Commerce Int'l	1,883	3,723	41,317	7,323	40,711	6,051
	Coral Gables	1	Banco de Vizcaya (x)	7,301	5,997	60,711	63,238	60,362	59,416
		2	Bank of Tokyo Ltd. (x)	18,860	15,772	78,968	80,255	77,853	78,998
	Miami	1	Algemene Bank Nederland (x)	9,733	2,767	171,509	164,920	169,999	161,788
		2	Banca Nazionale del Lavoro (x)	11,332	18,088	167,141	138,639	157,618	134,881
		3	Banco Central (x)	16,657	13,827	100,746	116,668	20,512	15,673
		4	Banco Colpatria (x)	486	517	3,482	4,377	0	0
		5	Banco Espanol de Credito (x)	4,164	3,791	53,125	50,324	52,445	49,130
		6	Banco Exterior de Espana (x)	50,344	42,324	199,827	200,535	126,199	107,398
		7	Banco Ganadero (x)	341	985	110,022	73,743	108,345	73,479
		8	Banco Industrial de Venezuela	83	3	64,656	61,974	1,184	735
		9	Banco International de Costa Rica (x)	19,226	4,253	52,644	48,373	13,107	7,579
		10	Banco Mercantil (x)	12,738	11,352	232,860	93,626	221,572	84,391

(Continued on Page 28)

Footnotes appear on page 24.

U.S. Agencies of Foreign Banks

Listed Alphabetically, Within City, With C&I Loans, Assets, and Deposits June 30, 1986, Compared with June 30, 1985 (Dollar Figures in Millions)

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(Continued from Previous Page)

				C&I Loans		Assets		Deposits	
				6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
FLORIDA (Cont.)	Miami	11	**Banco Nacional (x)**	24,491	25,269	88,525	81,227	86,742	74,287
		12	**Banco Real (x)**	6,073	9,643	12,135	17,498	12,038	13,320
		13	**Banco de Bilbao (x)**	29,975	11,085	79,049	51,978	37,890	30,338
		14	**Banco de Iberoamerica (x)**	32,730	6,809	128,313	105,853	122,879	98,950
		15	**Banco de Santander (H,x)**	0	0	37,294	20,995	406	22
		16	**Banco de la Nacion Argentina**	1,613	3,574	158,400	156,663	8,072	28,569
		17	**Banco do Brasil (x)**	0	8	168,674	123,231	13,811	8,985
		18	**Banco do Estado de Sao Paulo (x)**	30,042	23,906	117,997	106,158	28,494	13,454
		19	**Bank of Credit & Commerce International Ltd. (x)**	22,740	24,316	255,692	303,245	248,754	275,598
		20	**Bank of Nova Scotia**	4,149	2,194	25,625	29,292	2,112	1,439
		21	**Banque Nationale de Paris**	64,183	73,204	94,941	84,897	84,941	68,545
		22	**Banque Paribas (x)**	20,001	12,163	21,036	16,092	304	12,868
		23	**Banque Sudameris (x)**	62,816	30,581	264,075	215,838	256,595	205,349
		24	**Barclays Bank Plc (x)**	37,135	24,280	521,478	538,710	477,228	499,437
		25	**Credit Lyonnais (x)**	1,914	67,054	51,878	82,458	48,067	40,877
		26	**Credit Suisse (x)**	29,634	27,364	148,318	150,111	146,827	147,591
		27	**Deutsch Sudamerikanische Bank (x)**	78,216	53,595	409,670	351,159	358,137	302,862
		28	**Lloyds Bank International Plc (x)**	240,166	212,122	558,081	503,933	312,551	285,103
		29	**Royal Bank of Canada (x)**	30,132	29,952	388,174	337,942	379,721	272,539
		30	**Standard Chartered Bank**	70,569	45,001	77,228	53,969	2,869	2,327
		31	**Vereins und Westbank (x)**	134,955	95,072	208,410	145,891	80,397	38,852
	Miami Beach	1	**Bank Hapoalim (x)**	52,281	21,355	73,164	38,137	71,903	37,906
		2	**Bank Leumi le-Israel (x)**	19,217	19,583	182,087	149,219	180,033	148,030
		3	**Israel Discount Bank Ltd.**	19,722	13,683	147,336	138,169	144,915	131,738
	Tampa	1	**Bank of Credit & Commerce Int'l**	7,527	662	14,788	11,399	13,170	9,577
GEORGIA	Atlanta	1	**Algemene Bank Nederland**	38,796	151,158	72,165	185,795	220	454
		2	**Banca Nazionale del Lavoro (x)**	172,977	92,325	663,157	434,776	268,827	3,692
		3	**Bank of Nova Scotia**	562,104	333,558	730,893	495,832	1,622	778
		4	**Barclays Bank Plc**	58,869	61,238	67,380	68,750	2,073	2,476
		5	**Bayerische Vereinsbank (x)**	41,834	35,081	102,741	85,721	30,466	14,467
		6	**Canadian Imperial Bank of Commerce**	196,417	136,293	259,053	192,713	100	350
		7	**Commerzbank**	40,907	65,470	42,719	62,898	0	0
		8	**Lloyds Bank Plc**	52,319	53,247	67,751	68,342	226	153
		9	**Sanwa Bank Ltd.**	45,741	37,867	49,818	30,535	0	52
		10	**Standard Chartered Bank Plc**	56,857	45,135	63,115	42,675	1,329	218
		11	**Swiss Bank Corp.**	97,834	111,404	99,285	121,999	38	63
		12	**Toronto-Dominion Bank**	798,788	917,705	1,553,043	1,801,181	11	907
GUAM	Agana	1	**Hongkong & Shanghai Banking Corp.**	17,822	11,706	33,499	28,187	32,669	24,535
HAWAII	Honolulu	1	**Bank of Tokyo Ltd.**	36,936	39,243	37,498	37,319	55	32
		2	**Philippine National Bank**	0	0	339	653	0	3
LOUISIANA	New Orleans	1	**Barclays Bank International Plc**	0	0	2,000	2,000	0	0
NEW YORK (a)	New York	1	**Banca Serfin (x)**	72,308	32,558	270,105	196,770	40,450	38,015
		2	**Banco Atlantico**	7,962	2,867	46,997	38,742	35,083	16,189
		3	**Banco Fonsecas & Burnay (x)**	24,085	0	62,892	0	517	0
		4	**Banco Industrial de Venezuela (x)**	20,300	61,443	451,467	526,232	88,603	12,834
		5	**Banco Internacional (x)**	135,121	11,333	516,904	369,583	198	202,363
		6	**Banco Mexicano (x)**	0	253	16,509	19,202	375	675
		7	**Banco Nacional de Mexico (x)**	342,129	516,134	502,500	739,023	152,389	157,794
		8	**Banco Nacional (x)**	52,603	57,110	125,935	131,317	47,313	52,060
		9	**Banco Totta & Acores (x)**	66,699	94,514	146,359	212,096	36,292	46,022
		10	**Banco de Venezuela (H)**	1,806	124	12,245	4,666	3	68
		11	**Banco de la Provincia de Buenos Aires (x)**	10,031	10,296	244,975	207,138	102,827	85,216
		12	**Banco do Estado de Sao Paulo (x)**	110,957	92,482	181,220	203,774	13,781	8,073
		13	**Bancomer (x)**	575,909	773,456	893,769	1,162,637	530,707	559,717
		14	**Bangkok Metropolitan Bank Ltd. (x)**	20,482	5,613	180,741	96,772	76,914	21,489
		15	**Bank Dagang Negara**	56,648	0	201,901	0	39,635	0
		16	**Bank Ekspor Impor Indonesia (x)**	22,704	0	237,911	222,160	161,747	137,660
		17	**Bank Leumi le-Israel**	21,851	21,401	25,686	22,967	0	0
		18	**Bank Melli Iran**	22	35	32,126	21,419	2,198	886
		19	**Bank Saderat Iran**	0	0	14,294	12,287	6,289	1,263
		20	**Bank Sepah Iran**	0	0	58	256	0	0
		21	**Bank of Credit & Commerce International (x)**	50,020	9,449	142,893	105,289	88,649	97,169
		22	**Canadian Imperial Bank of Commerce (H,x)**	213,731	490,018	2,969,566	3,420,711	1,840,424	2,437,831
		23	**Development Bank of Singapore Ltd. (x)**	2,296	70,474	82,438	95,358	2,945	7,991
		24	**Gulf Bank (x)**	133,086	133,821	348,801	372,088	107,635	274,434
		25	**Hanil Bank Ltd. (x)**	72,769	68,513	172,871	134,924	2,758	2,499
		26	**International Commercial Bank of China*(H,x)**	61,425	52,862	2,906,977	607,444	41,828	135,596
		27	**Jugobanka-United Bank (x)**	58,038	24,410	243,269	284,375	197,603	198,238
		28	**London & Continental Bankers**	0	0	213	0	0	0
		29	**Multibanco Comermex (x)**	184,270	151,795	398,557	370,314	237,099	203,749
		30	**Overseas Union Bank Ltd. (x)**	0	0	109,791	83,104	979	5,985
		31	**Saudi European Bank**	52,946	51,484	84,115	51,358	5,000	7,976
		32	**United Mizrahi Bank Ltd.**	8,405	16,784	11,430	18,813	0	0
		33	**United Overseas Bank Ltd. (x)**	9,663	8,090	33,698	69,272	3,484	2,269
TEXAS	Dallas	1	**Algemene Bank Nederland Inc.**	187,213	0	199,614	0	463	0
		2	**Sanwa Bank Ltd.**	27,284	0	27,993	0	4	0
	Houston	1	**Banque Paribas**	89,106	0	90,114	0	0	0
		2	**Fuji Bank Ltd.**	74,397	0	74,841	0	6	0
		3	**Hongkong & Shanghai Banking Corp.**	4,400	1,095	13,391	2,376	491	205
		4	**Mitsubishi Bank Ltd.**	89,800	0	181,226	0	88,841	0
		5	**Societe Generale**	106,201	0	155,738	0	0	0
		6	**Union Bank of Switzerland**	0	0	19	0	19	0

Footnotes appear on page 24.

Loans Outstanding at Foreign Banks' Bank Subsidiaries

Listed Alphabetically, within City, with Loans, Assets, and Deposits on June 30, 1986, Compared with June 30, 1985

(Dollar Amounts in Thousands)

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Name and Location of Edge Subsidiary Name of Parent	Total Loans Outstanding Total 6/30/86	Total Loans Outstanding Domestic 6/30/86	Total Loans Outstanding Total 6/30/85	Total Assets 6/30/86	Total Assets 6/30/85	Total Deposits 6/30/86	Total Deposits 6/30/85	Deposit Rank (a) 6/30/86
CALIFORNIA								
Grossmont Bank, La Mesa Bancomer, Mexico City	56,264	56,264	42,750	235,993	198,602	210,768	N.A.	...
National Bank of Long Beach Aktivbanken, Vejle, Denmark	36,131	36,131	36,004	141,098	123,095	122,654	110,352	...
California Commerce Bank, Los Angeles Banco Nacional de Mexico, Mexico City	47,661	42,236	23,075	199,926	181,690	183,837	165,368	...
California Korea Bank, Los Angeles Korea Exchange Bank, Seoul	76,204	76,204	65,596	243,440	213,077	221,173	192,755	...
Canadian Imperial Bank of Commerce (California), Los Angeles Canadian Imperial Bank of Commerce, Toronto	93,238	93.238	139,272	503,395	664,998	232,074	425,855	...
Dai-Ichi Kangyo Bank of California, Los Angeles Dai-Ichi Kangyo Bank Ltd., Tokyo	99,602	98,084	85,542	202,209	172,706	162,525	133,284	...
First Los Angeles Bank Istituto Bancario San Paolo di Torino, Turin, Italy	211,227	211,227	236,202	610,498	519,931	541,716	450,366	...
International Bank of California, Los Angeles Metropolitan Bank & Trust Co. Co., Manila, Philippines	10,248	10,248	4,880	49,024	50,212	42,219	43,427	...
Kyowa Bank of California, Los Angeles Kyowa Bank Ltd., Tokyo	18,374	18,374	18,934	91,577	97,859	72,972	78,870	...
Lloyds Bank California, Los Angeles (b) Lloyds Bank Plc, London	754,114	748,524	738,428	2,950,084	2,847,892	2,370,458	2,259,277	123
Manilabank California, Los Angeles Manila Banking Corp., Philippines	4,122	4,122	4,307	26,650	30,044	21,144	24,508	...
Mitsubishi Bank of California, Los Angeles Mitsubishi Bank Ltd., Tokyo	146,620	146,620	129,110	1,353,692	1,047,971	1,236,713	960,765	219
Mitsui Manufacturers Bank, Los Angeles Mitsui Bank Ltd., Tokyo	726,394	726,394	714,283	1,867,934	1,909,549	1,683,832	1,699,751	172
State Bank of India (California), Los Angeles State Bank of India, Bombay	3,978	3,978	2,647	11,407	11,207	8,599	8,473	...
Tokai Bank of California, Los Angeles Tokai Bank Ltd., Nagoya, Japan	271,862	271,862	174,419	664,837	484,685	599,353	429,107	...
Union Bank, Los Angeles Standard Chartered Bank Plc, London	2,683,037	2,670,060	2,315,771	8,575,067	8,434,951	6,370,655	6,529,456	32
Bank of California NA, San Francisco Mitsubishi Bank Ltd., Tokyo	833,264	694,662	717,238	4,117,701	3,421,281	2,549,107	2,205,586	108
Bank of the West, San Francisco Banque Nationale de Paris	305,677	305,677	328,034	1,256,661	1,186,654	1,070,329	992,527	247
Barclays Bank of California, San Francisco Barclays Plc, London	252,339	252,339	224,005	1,192,529	964,901	1,083,826	836,944	243
California First Bank, San Francisco Bank of Tokyo Ltd.	1,609,422	1,491,488	1,542,800	5,423,113	5,000,530	4,760,441	4,386,610	58
Century Bank, San Francisco See footnote (c) below.	11,695	11,695	4,007	66,817	70,815	50,613	54,402	...
Harris Trust Co. of California, San Francisco Bank of Montreal	0	0	0	7,056	6,537	139	161	...
Oceanic Bank, San Francisco Allied Banking Corp., Manila, Philippines	7,695	4,775	4,740	41,332	32,096	29,817	19,848	...
Sanwa Bank California, San Francisco (d) Sanwa Bank Ltd., Osaka, Japan	647,153	647,153	450,203	1,620,349	1,519,086	1,307,296	1,273,828	213
Sumitomo Bank of California, San Francisco Sumitomo Bank Ltd., Osaka, Japan	740,038	731,560	656,692	3,129,596	2,698,274	2,813,624	2,463,722	99
Commercial Center Bank, Santa Ana (e) Canadian Commercial Bank, Edmonton	87,131	87,131	75,795	372,776	386,870	302,566	315,431	...
First State Bank of Southern California, Santa Fe Springs Hanil Bank Ltd., Seoul, Korea	18,928	18,928	25,520	89,482	86,847	78,806	77,169	...
DELAWARE								
Barclays Bank of Delaware NA, Wilmington Barclays Plc, London	0	0	0	148,264	0	1,008	0	...
First Omni Bank NA, Millsboro Allied Irish Banks Plc, Dublin	58	58	0	405,681	0	221,378	0	...
Marine Midland Bank (Delaware), Wilmington Hongkong & Shanghai Banking Corp., Hong Kong	203,834	203,834	116,291	720,238	430,789	223,705	5,817	...
FLORIDA								
Miami National Bank, Coral Gables Banco Zaragozano, Spain	15,132	15,132	18,624	52,978	70,532	48,442	57,959	...
Eagle National Bank, Miami Banco de Colombia, Bogota	39,102	36,991	27,649	167,431	147,472	150,857	131,800	...
International Bank of Miami NA Banco Zaragozano, Spain	9,831	9,831	0	56,699	0	48,767	0	...
Pacific National Bank, Miami (f) Banco del Pacifico, Guayaquil, Ecuador	8,301	5,894	0	91,063	56,900	77,335	51,028	...
ILLINOIS								
Banco di Roma (Chicago) Banco di Roma	95,569	66,101	109,955	236,360	219,409	135,004	134,152	...
First National Bank, Winnetka Bank of Montreal	34,046	34,046	34,937	158,028	141,965	138,379	125,683	...
First National Bank & Trust Co., Barrington Bank of Montreal	18,095	0	0	370,530	0	332,061	0	...
Harris Bank Glencoe-Northbrook NA, Glencoe Bank of Montreal	24,105	24,105	43,410	144,945	127,478	133,373	116,467	...
Harris Bank Hinsdale NA Bank of Montreal	35,165	35,165	28,000	204,335	174,000	180,530	153,000	...
Harris Bank Naperville Bank of Montreal	52,809	52,809	39,057	273,111	226,889	249,639	196,639	...
Harris Bank Roselle Bank of Montreal	29,129	29,129	20,301	214,640	195,133	199,498	182,484	...
Harris Bank Argo, Summit Bank of Montreal	5,823	5,823	N.A.	75,951	65,104	68,369	58,781	...
Harris Bank Wilmette NA Bank of Montreal	4,117	4,117	N.A.	26,549	23,283	24,196	21,350	...

Footnotes appear on page 31.

Loans Outstanding at Foreign Banks' Bank Subsidiaries

Listed Alphabetically, within City, with Loans, Assets, and Deposits on June 30, 1986, Compared with June 30, 1985

(Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1986

Name and Location of Edge Subsidiary Name of Parent	Total Loans Outstanding Total 6/30/86	Domestic 6/30/86	Total 6/30/85	Total Assets 6/30/86	6/30/85	Total Deposits 6/30/86	6/30/85	Deposit Rank (a) 6/30/86
ILLINOIS (continued)								
Harris Trust & Savings Bank, Chicago Bank of Montreal	1,906,826	1,822,529	1,735,614	8,170,046	7,417,518	5,825,773	5,434,340	37
LaSalle National Bank, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	533,410	514,110	448,007	1,454,033	1,362,685	1,040,269	960,985	254
MARYLAND								
First National Bank of Maryland, Baltimore Allied Irish Banks Plc, Dublin	988,627	833,289	0	4,331,287	0	3,244,541	0	85
NEW YORK								
Marine Midland Bank NA, Buffalo Hongkong & Shanghai Banking Corp., Hong Kong	6,042,899	4,510,195	6,687,135	20,539,046	21,892,669	15,482,660	15,524,447	13
Long Island Trust Co. NA, Garden City (g) Banca Commerciale Italiana, Milan, Italy	396,946	386,460	334,593	1,675,963	1,538,052	1,480,253	1,371,124	189
Atlantic Bank of New York National Bank of Greece, Athens	155,064	148,343	108,656	714,104	591,898	558,641	525,098	421
Banco Central of New York Banco Central, Madrid, Spain	14,978	9,200	14,225	399,706	375,440	360,617	346,810	...
Banco de Bogota Trust Co., New York Banco de Bogota, Colombia	33,513	4,809	36,049	178,167	192,242	144,072	150,628	...
Bank Audi, New York See footnote (h) below	22,686	22,686	19,233	222,185	180,290	168,773	138,856	...
Bank Leumi Trust Co., New York Bank Leumi le-Israel, Tel-Aviv	1,103,648	948,065	1,107,673	2,733,185	2,602,248	2,508,171	2,387,500	111
Bank of Montreal Trust Co., New York Bank of Montreal	0	0	0	46,355	76,833	39,615	70,593	...
Bank of Nova Scotia Trust Co., New York Bank of Nova Scotia, Toronto, Canada	0	0	N.A.	5,637	6,961	3,350	4,775	...
Bank of Tokyo Trust Co., New York Bank of Tokyo Ltd.	1,882,900	1,553,180	1,746,517	5,777,418	5,186,626	4,796,958	4,482,115	56
Barclays Bank of New York NA Barclays Plc, London	474,418	474,418	445,561	2,126,506	1,762,256	1,789,417	1,502,476	160
Canadian Imperial Bank of Commerce (New York) Canadian Imperial Bank of Commerce, Toronto	387,083	387,083	504,559	475,165	539,594	59,529	41,041	...
Chinese American Bank, New York International Commercial Bank of China, Taipei, Taiwan	10,056	10,056	0	462,424	0	428,529	0	...
Daiwa Bank Trust Co., New York Daiwa Bank Ltd., Osaka, Japan	169,846	145,892	138,014	1,114,694	1,034,625	947,435	815,203	284
European American Bank, New York See footnote (i) below	1,949,090	1,693,011	2,560,141	6,151,148	7,547,616	4,628,973	5,299,013	60
Fuji Bank & Trust Co., New York Fuji Bank Ltd., Tokyo	669,028	613,181	716,727	3,347,326	2,679,490	2,949,660	2,295,918	94
Habib American Bank, New York Habib Bank, Zurich, Switzerland	4,872	4,872	2,783	44,187	30,990	35,794	21,646	...
Hill Samuel International Banking Corp., New York (j) Hill Samuel & Co., Ltd., London	5,926	N.A.	0	5,941	3,733	0	0	...
Industrial Bank of Japan Trust Co., New York Industrial Bank of Japan Ltd., Tokyo	739,996	633,186	611,101	3,158,752	2,666,117	2,491,288	2,215,035	112
Israel Discount Bank of New York Israel Discount Bank, Tel-Aviv	546,886	486,266	567,119	3,727,940	3,707,310	3,433,004	3,423,501	81
IBJ Schroder Bank & Trust Co., New York (k) Industrial Bank of Japan Ltd., Tokyo	503,220	341,303	463,864	2,010,634	1,927,874	1,647,808	1,513,486	176
Korea Commercial Bank of New York Commercial Bank of Korea Ltd., Seoul	10,670	10,670	6,313	48,633	26,230	39,019	18,142	...
Korea First Bank of New York Korea First Bank, Seoul	5,890	5,890	5,149	38,359	28,983	27,371	18,516	...
National Westminster Bank USA, New York National Westminster Bank Plc, London	3,779,422	3,541,567	3,122,950	10,428,803	8,942,047	8,145,954	6,994,468	24
Royal Bank & Trust Co., New York Royal Bank of Canada, Montreal	130,703	130,703	194,833	450,880	528,975	386,857	380,240	...
Toronto Dominion Bank & Trust Co., New York Toronto Dominion Bank, Canada	1,400	1,400	1,350	22,621	5,470	17,347	698	...
UBAF Arab American Bank, New York See footnote (l) below.	189,103	60,355	173,060	1,129,390	1,161,416	870,981	909,651	302
UMB Bank & Trust Co., New York United Mizrahi Bank Ltd., Tel-Aviv, Israel	123,697	90,121	203,645	628,517	620,310	447,322	425,125	490
Union Chelsea National Bank, New York Banco Union, Caracas, Venezuela	72,066	64,448	48,455	270,196	238,861	246,332	213,646	...
Extebank, Stony Brook Banco Exterior de Espana, Madrid, Spain	199,003	196,721	182,085	502,223	396,898	443,445	338,158	...
PUERTO RICO								
Banco Central Corp., Hato Rey, P.R. Banco Central, Madrid, Spain	184,000	184,000	167,125	1,243,727	1,122,911	975,115	817,660	274
Banco Commercial de Mayaguez, San Juan, P.R. Banco Occidental de Madrid, Spain	43,112	43,112	57,727	381,096	371,512	310,249	304,550	...
Banco de Santander-Puerto Rico, Hato Rey Banco de Santander, Spain	148,638	148,638	189,130	1,262,679	1,094,149	1,018,923	1,006,608	259
Royal Bank de Puerto Rico, Santurce Royal Bank of Canada, Montreal	19,896	19,896	20,809	416,664	425,512	354,012	364,985	...
Scotiabank de Puerto Rico, San Juan Bank of Nova Scotia, Toronto, Canada	64,627	064,627	50,100	425,108	416,684	356,419	354,767	...

*** Data are for U.S.-chartered commercial banks 50% or more owned by foreign banks. Included are banks majority-owned by a group of foreign banks. Excluded are banks owned by foreign individuals and banks less than 50% owned by foreign banks. Data are from the banks' report of condition or 'Call Report' submitted to the regulatory authorities. Most of the data were supplied to American Banker by the banks themselves. If the banks failed to provide data, ADP Network Services, New York, provided the data from their computer file of the call report. Total commercial and industrial loans are consolidated for the bank and its domestic (U.S.) and foreign offices. Domestic C&I loans are those loans booked in domestic (U.S.) offices only.**

(a)—Deposit rank of bank among all commercial banks in the U.S. on June 30, 1986. **(b)**— Bank was acquired by Sanwa Bank Lt[illegible]saka, and merged into Sanwa Bank California 9/86. **(c)**—The bank, which moved head office to Los Angeles in 2/86, is ow[illegible] by: (1)-Philippine National Bank; (2)-Land Bank of the Philippines; (3)-Development Bank of the Philippines; (4)-Government Services Insurance System; and (5)-Social Security System. **(d)**—Formerly Golden State Sanwa Bank. Changed title after merging Lloyds Bank California 9/86. **(e)**—Parent bank failed on 9/3/85. **(f)**—On 7/22/85, Banco del Pacifico International, the Miami-based Edge bank, merged with Pacific National Bank, which is 49.8% owned by Banco del Pacifico. **(g)**—Acquired by Bank of New York Co., Inc. 9/86. **(h)**—Owned by three banks of the Audi Group; (1)-Banque Audi, Beirut, Lebanon; (2)-Bank Audi (Switzerland), Zurich; and (3)-Banque Audi (France), Paris. **(i)**—The bank is owned by the following six banks: (1)-Amsterdam-Rotterdam Bank, Netherlands; (2)-Creditanstalt-Bankverein, Vienna, Austria; (3)-Deutsche Bank, Frankfurt, Germany; (4)-Midland Bank Plc., London; (5)-Societe Generale de Banque, Brussels; and (6)-Societe Generale, Paris. **(j)**—Converted from an Edge bank, 3/86. **(k)**—Acquired from Schroders Plc., London, 12/85, and changed title 1/87. Formerly known as J. Henry Scroder Bank & Trust Co. **(l)**—The bank, which is part of the Al UBAF Banking Group, Neuilly, France, has 20 shareholders. These 20 shareholders are: (1) Alahli Bank of Kuwait; (2) Arab African International Bank, Cairo; (3) Arab Bank Ltd., Aman, Jordan; (4) Bankers Trust New York Corp.; (5) Banque du Maroc, Rabat, Morocco; (6) Central Bank of Egypt, Cairo; (7) Commercial Bank of Syria, Damascus; (8) First Chicago Corp.; (9) Government of the Sultanate of Oman, Directorate General of Finance, Muscat; (10) Libyan Arab Foreign Bank, Tripoli; (11) National Bank of Abu Dhabi, United Arab Emirates; (12) Riyad Bank, Jeddah, Saudi Arabia; (13) Security Pacific Corp., Los Angeles; (14) Sudan Commercial Bank, Khartoum; (15) Texas Commerce Bancshares Inc., Houston; (16) U.B.A.E. Arab German Bank SA, Luxembourg/Frankfurt; (17) U.B.A.E. Arab Italian Bank SpA, Rome; (18) UBAF Bank Ltd., London; (19) UBAN International Ltd., Hong Kong; and (20) UBIC Nederland B.V., The Hague. **N.A.**—Not Available.

Loans Outstanding at Foreign Banks' Edge Subsidiaries

Listed Alphabetically with Loans, Assets, and Deposits on June 30, 1986, Compared with June 30, 1985

(Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1987

Name and Location of Edge Subsidiary Name of Parent	C&I Loans Outstanding*		Total Assets		Total Deposits		Deposit Rank (a)
	6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85	12/31/85
ABN Bank International USA, Chicago (h) Algemene Bank Nederland, Amsterdam, Netherlands	0	0	5,948	5,883	0	0	43
ABN Bank International USA, Houston (b) Algemene Bank Nederland, Amsterdam, Netherlands	1,594	5,720	4,905	9,319	4,141	2,525	43
BNP International Corp., Houston Banque Nationale de Paris	649	126	4,960	3,416	2,281	775	5
Banco Cafetero International Corp., Miami (b) Banco Cafetero, Bogota, Colombia	2,577	3,489	20,888	18,188	18,215	13,447	0
Banco Cafetero International Corp., New York (h) Banco Cafetero, Bogota, Colombia	8,489	45,905	91,869	126,299	80,474	111,118	...
Banco Latino International, Miami Banco Latino, Caracas, Venezuela	22,048	60,585	110,288	97,078	102,121	88,195	...
Banco Real International, Inc., Chicago (h) Banco Real, Sao Paulo, Brazil	5,984	6,546	9,208	6,843	2	2	747
Banco Real International, Inc., Houston (b) Banco Real, Sao Paulo, Brazil	1,045	539	13,102	15,494	11,305	15,467	747
Banco de Bogota International Corp., Miami Banco de Bogota, Colombia	4,895	14,741	32,047	24,741	28,801	21,286	...
Banco de Santander International Inc., Miami (h) Banco de Santander, Spain	5,170	14,492	444,092	386,336	421,489	369,535	129
Banco de Venezuela International, Miami (h) Banco de Venezuela, Caracas	287	966	224,332	198,064	124,565	103,346	984
Bank of Bermuda International Ltd., New York Bank of Bermuda Ltd., Hamilton	395	406	91,145	42,668	8,120	3,236	540
Bank of Bermuda International, Chicago (b) Bank of Bermuda Ltd., Hamilton	0	0	0	0	0	0	540
Bank of California International, New York (b) Mitsubishi Bank Ltd., Tokyo	1,051	2,169	91,634	66,476	80,868	54,252	4
Bank of California International, San Francisco (h) Mitsubishi Bank Ltd., Tokyo	0	0	8,404	7,773	0	0	4
Bank of Oman Overseas (USA), New York Bank of Oman Ltd., Dubai, U.A.E.	2,338	4,649	21,475	18,865	11,346	8,332	624
Bank of Tokyo International USA, Coral Gables, Fla. Bank of Tokyo Ltd.	0	440	7,175	5,171	2,210	221	24
Banque Paribas International (Houston) Co. Banque Paribas, Paris	2,808	2,666	11,727	44,374	7,535	39,520	81
Consolidado International Bank, New York (h) Banco Consolidado, Caracas, Venezuela (i)	1,522	1,792	113,088	76,310	105,720	71,048	...
Fuji Bank International, Inc., San Francisco Fuji Bank Ltd., Tokyo	1,573	59,279	188,244	99,209	4,380	14,909	2
Harris Bank International Corp., New York Bank of Montreal	837	48,832	119,951	53,932	25,370	33,324	37
Indosuez Bank International, Houston Banque Indosuez, Paris	0	161	2,594	2,470	1	4	89
J. Henry Schroder International Bank, Miami Industrial Bank of Japan Ltd., Tokyo	4,001	1,742	37,137	53,195	29,683	46,746	10
Marine Midland International Bank, Miami Marine Midland Bank NA, Buffalo, N.Y. (k)	9,241	19,053	194,230	229,497	172,157	206,893	27†
National Westminster USA International Bank, Miami National Westminster Bank Plc, London	3,193	2,953	142,346	61,706	107,681	49,204	11
Petra International Banking Corp., Washington, D.C. Petra Bank, Amman, Jordan	33,506	33,744	60,944	85,964	29,233	44,893	...
Skandinaviska Enskilda Banken International Corp., New York Skandinaviska Enskilda Banken, Stockholm, Sweden	0	7,091	130,374	107,392	33,717	55,130	98
Societe Generale International, Inc., Dallas (b) Societe Generale, Paris	0	0	0	0	0	0	15
Societe Generale International, Inc., Houston (h) Societe Generale, Paris	56,163	1,769	58,719	2,398	1	121	15
Standard Chartered Bank International, Houston (m) Standard Chartered Bank Plc, London	10,265	4,749	16,389	11,071	2,854	2,480	57
Tokyo Bancorp International (Houston) (j) Bank of Tokyo Ltd.	4,992	4,052	7,046	6,647	2,460	2,173	24
Union Chelsea International Corp., Miami Banco Union, Caracas, Venezuela	2,558	4,820	44,754	40,464	41,699	37,249	...

*—Based on report of condition submitted by Edge Act banks to the Federal Reserve. Commercial and industrial loans are shown for June 30, 1986, while total loans are shown for June 30, 1985. (a)— Deposit rank of parent among world commercial banks on 12/31/85. (b)— branch office, (h)— Head Office. (i)— Owns 51% of the Edge bank. The other 49% is owned by First National Bank of Greater Miami. (j)— An agreement corporation. (k)— Bank is a subsidiary of Hongkong & Shanghai Banking Corp., Hong Kong. (m)— Converted to an agency in July 1986. (†)— World deposit rank shown is for Hongkong & Shanghai Banking Corp. N.A.—Not available.

Other U.S. Subsidiaries of Foreign Banks

New York Investment Companies and U.S. Finance Companies

(Dollar Amounts in Thousands)

Compiled by American Banker Copyright 1986

Name and Location of Subsidiary Name of Parent	Date Operations Began	C&I Loans Outstanding		Total Assets		Total Deposits And Credit Balances	
		6/30/86	6/30/85	6/30/86	6/30/85	6/30/86	6/30/85
NEW YORK INVESTMENT COMPANIES*							
American Scandinavia Banking Corp.(a) **Union Bank of Finland Ltd., Helsinki**	March 2, 1981	N.A.	266,110	N.A.	403,713	N.A.	636,647
BAII Banking Corp. **BAII Bank Group, Paris**	May 7, 1984	N.A.	132,081	N.A.	338,562	N.A.	39,952
Baer American Banking Corp **Bank Julius Baer & Co., Ltd., Zurich**	March 1976	N.A.	3,000	N.A.	32,861	N.A.	19,220
Banesto Banking Corp. **Banco Espanol de Credito, Madrid, Spain**	July 1978	298,000	81,004	392,000	187,948	319,000	10,791
Christiania Banking (U.S.) Corp. **Christiana Bank og Kreditkasse, Oslo**	July 1, 1986	......	......	......	......	......	......
DnC American Banking Corp. (b) **Norske Creditbank, Oslo**	August 1975	441,338	320,221	729,491	406,612	350,306	59,399
French American Banking Corp. **Banuqe Nationale de Paris**	1919	N.A.	360,043	N.A.	1,427,698	N.A.	472,969
Generale Investment Banking Corp. (c) **Societe General de Banque, Brussels**	July 1984	N.A.	963	N.A.	11,089	N.A.	0
PKBanken International U.S. Banking **PK Banken, Stockholm**	Oct. 22, 1986	......	......	......	......	......	......
J. Henry Schroder Banking Corp. (d) **Industrial Bank of Japan, Ltd., Tokyo**	1978	N.A.	0	N.A.	15,193	N.A.	8,308
Skandinaviska Enskilda Banken Corp. **Skandinaviska Enskilda Banken, Stockholm**	May 16, 1982	248,905	175,860	388,809	441,196	90	47

* —A corporation organized unter Article XII of the New York State Banking Law. An investment company is similar to a state-chartered commercial bank. However there are three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business. **(a)**— American Scandinavia Banking Corp. was formerly owned by American Scandinavia Group. The group was comprised of four banks: Christiana Bank og Kreditkasse, Oslo; Danske Bank, Copenhagen; Post-och Kreditbanken, Stockholm; and Union Bank of Finland Ltd., Helsinki. **(b)**— Formerly known as Nordic American Banking Corp.. Changed title and ownership on Jan. 21, 1986. It was owned by four European Banks: Copenhagen Handelsbank, Denmark; Kansallis Osake-Pankki, Helsinki;3. Norske Creditbank, Oslo; and Svenska Handelsbanken, Stockholm **(c)**— Formerly known as Belgian General Banking Corp.
(d)— Schroder Group Plc, London, sold the company to Industrial Bank of Japan, Ltd., in Dec. 1985. N.A.—Not available.

Name and Location of Subsidiary Name of Parent	Commercial Receivables 12/31/85	Total Assets 12/31/85	Total Capital Funds 12/31/85	Capital Funds Rank-12/85
FINANCE COMPANIES†				
Barclays American Corp., Charlotte, N.C. **Barclays Bank Plc., London, U.K.**	3,145,501	3,390,702	731,925	19
Deutsche Credit Corp., Bannockburn, Ill. **Deutsche Bank, Frankfurt, Germany**	374,125	393,377	20,560	104
Heller Financial, Inc., Chicago **Fuji Bank Ltd., Tokyo, Japan**	3,185,858	3,309,939	742,992	18
Slavenburg Corp., New York Credit Lyonnais Bank Nederland, Rotterdam, Netherlands	N.A.	N.A.	N.A.	N.A.
Sanwa Business Credit Corp., Chicago **Sanwa Bank Ltd., Osaka, Japan**	N.A.	N.A.	N.A.	N.A.

† —Data were taken from American Banker's survey of the Top 100 Finance Companies published on June 13, 1986. The listing today incorporates corrections and revisions to that original listing. **Total capital funds** is the sum of shareholders' equity plus noncurrent subordinated debt. **The capital funds rank** is the company's rank among all finance companies in the U.S. on Dec. 31, 1985.

Definitions and Data Sources Used In Statistical Listings of Foreign Banks

American Banker's study of foreign banking in the United States shows the business loans (commercial and industrial loans), deposits, and assets of the U.S. banking offices of foreign banks as of June 30, 1986.

Sources of the data are given here as well as in the footnotes of the tables. Definitions of the various terms used in the study are presented below.

Full banking offices of foreign banks include commercial bank subsidiaries, branches, agencies, Edge Act banks, New York State investment companies, and finance company subsidiaries.

According to the International Banking Act of 1978, an agency is "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia at which credit balances are maintained, checks are paid, or money is lent, but at which deposits may not be accepted from a citizen or resident of the United States."

A branch is defined as "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia thay may accept domestic deposits that are incidental to, or for the purpose of, carrying out transactions in foreign countries."

In New York state, a large number of agencies of foreign banks have been granted powers by the state to issue large-denomination deposits to both domestic and foreign residents. For that reason, *American Banker* follows the Federal Reserve Board's policy of classifying these agencies as branches. These agencies are listed in the branch listing and are identified by a footnote "m" after their name.

The source of the branch and agency data is the Federal Reserve Board's Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), a quarterly report that these institutions are required to submit to the Fed.

According to the Fed's instructions, each branch and agency is required to file a separate report, unless there is more than one such office in the city. If a foreign bank has more than one branch or agency office in a city, one consolidated report may be filed.

An Edge Act banking corporation is a nationally chartered organization set up to engage in international banking and investment, under the rules established in the 1919 Edge Act. The International Banking Act of 1978 permitted foreign banks to establish Edge banking offices.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all of these must be directly related to foreign or international transactions.

The source of the Edge bank data is a the Federal Reserve Board's Report of Condition for Edge and Agreement Corporations (FR2886B). These are unconsolidated data for the Edge and for each domestic branch of the Edge.

An investment company, which is established under Article XII New York State banking law, is similar to a state-chartered commercial bank. However there are three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business. Only investment companies more than 50% owned by foreign banks are included in the listings.

American Banker was unable to obtain data for investment companies from the Federal Reserve Board this year. Therefore, *American Banker* contacted the 11 firms directly for data. Only five have responded to this request. The source of the 1985 investment company data was the Federal Reserve Board.

The data for most of the commercial banks were provided to the *American Banker* by the banks. When banks did not provide data, ADP Data Services, New York, provided the data from their data base of commercial banks, which is based on the Federal Reserve's computer tape of the Consolidated Report of Condition for a Bank and Its Domestic and Foreign Subsidiaries (FFIEC 014), or "call report" for June 30, 1985.

Commercial and industrial loans are defined as loans for commercial and industrial purposes to business enterprises (proprietorships, partnerships, and corporations), whether secured or unsecured, single payment or installment. These loans may take the form of direct or purchased loans, such as commercial paper or bankers acceptances.

For commercial banks, data are consolidated, including these banks' domestic and foreign branches and their Edge bank subsidiaries.